

FIG. 1

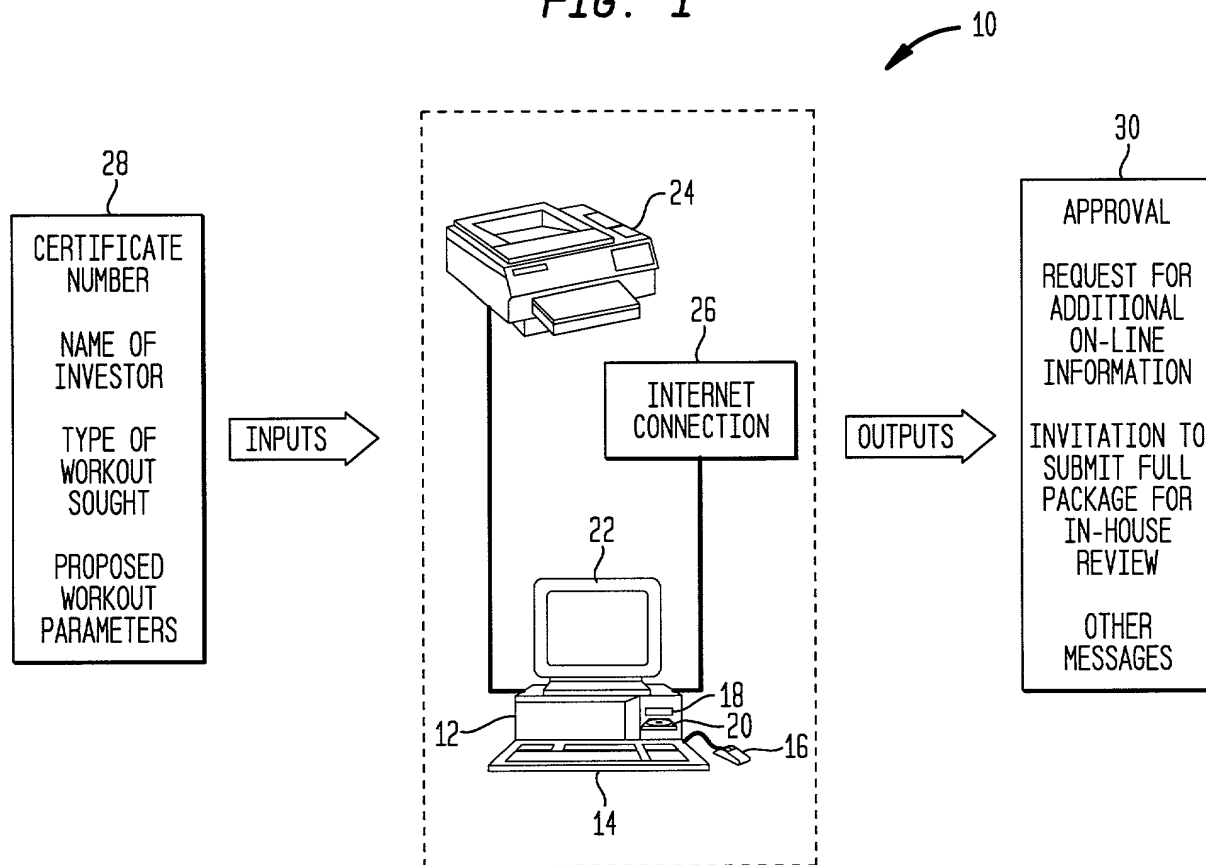


FIG. 2

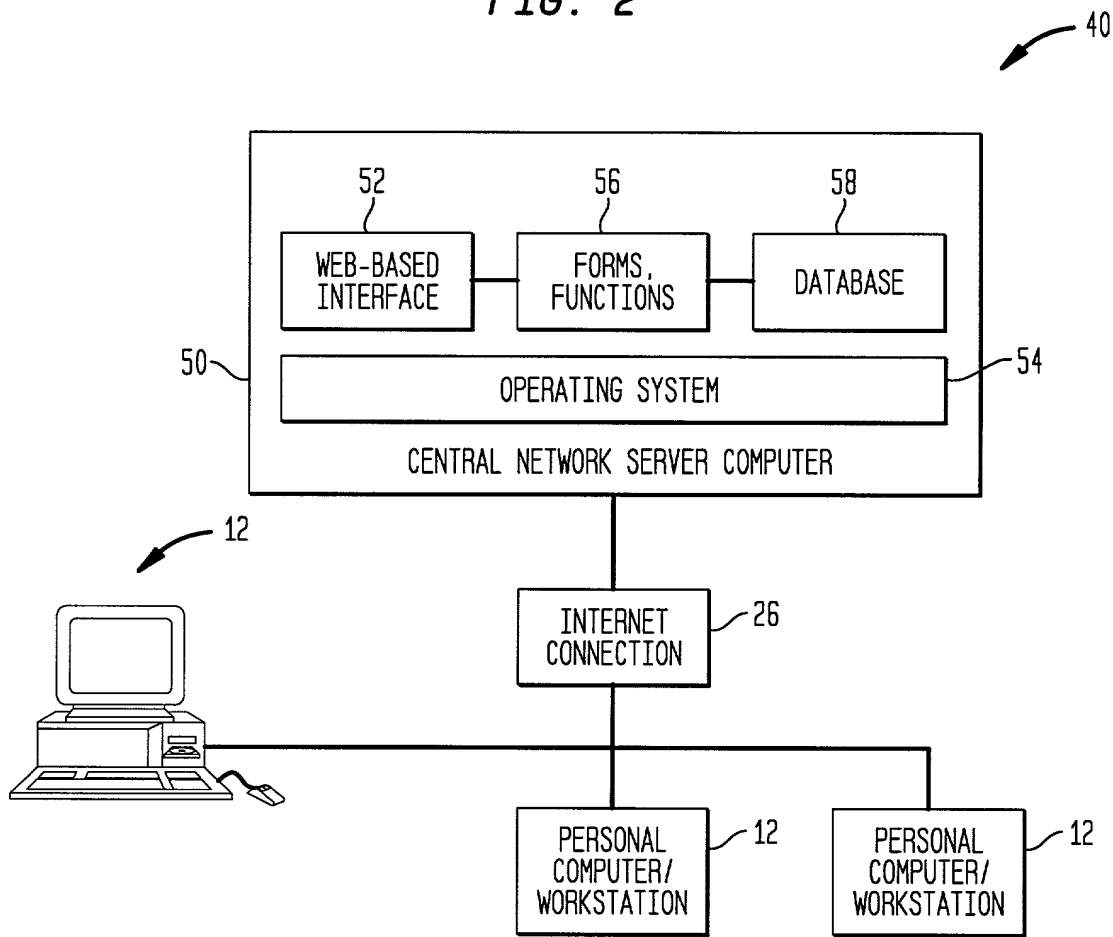


FIG. 3

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Welcome to e-LMO Fast Track - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Links Best of the Web Channel Guide Customize Links Free Hotmail Internet Explorer News Internet Start Windows

Address http://

Back Forward Stop Refresh Home Search Favorites History Mail Related Print Edit

**GE Mortgage Insurance**

*We bring good things to life.*

GE Home GE MI Home News Feedback Contact Us

Lender Services *go*

Homebuyer Information *go*

Lending Partners Transactions

User ID:  *go*

Password (case sensitive):  *go*

Login

*Providing all the benefits of GE...  
for people who want a home now.*

Legal Information Privacy Policy Terms and Conditions © 1998, 1999, 2000 General Electric Company

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Local Intranet

FIG. 4

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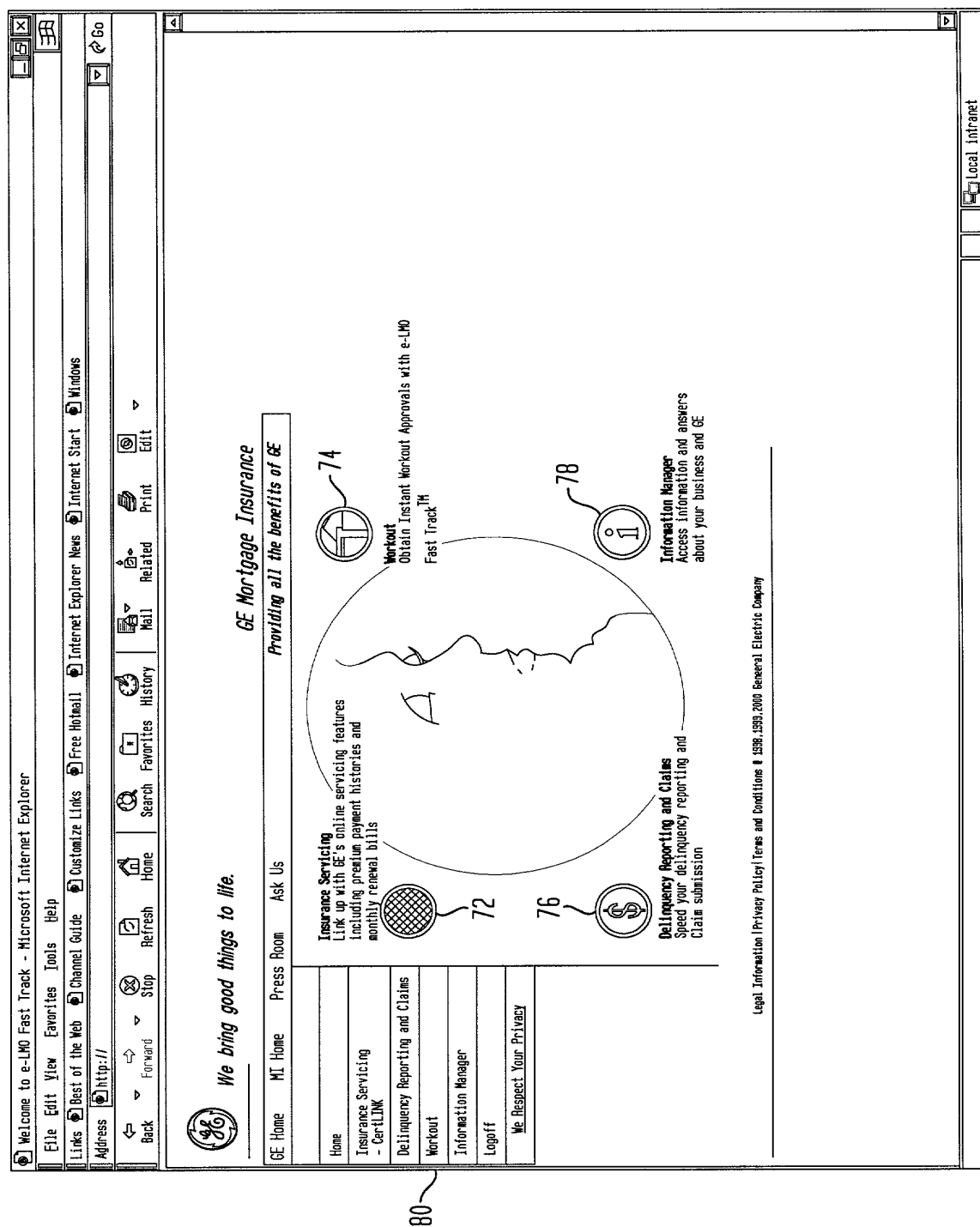


FIG. 5

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Welcome to e-LMO Fast Track - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Links Best of the Web Channel Guide Customize Links Free Hotmail Internet Explorer News Internet Start Windows

Address http://

Back Forward Stop Refresh Home Search Favorites History Mail Related Print Edit

**GE Mortgage Insurance**

*We bring good things to life.*

**e-LMO Fast Track**

Welcome to e-LMO Fast Track Rana! 92

\* marked fields are required

**Certificate Number\*** 96 **Investor Name\*** 98

**Workout Type** 100 102 104

**% Coverage** 106

**Navigation Links:**

- e-LMO Home
- Fast Track Workouts
- Submit Package
- e-Wards
- Contact Us
- Report Problems
- Logoff

**Workout Type Options:**

- Repay/Forbear
- BAP
- MOD
- BAPMOD
- Presale
- Dead-in-lieu

**Instructions:**

- ⇒ To return to Servicer Site Home page, click on Logoff
- ⇒ If you do not see a workout listed that you would like approval on, click on the Contact Us to contact GE for assistance
- ⇒ If you would like to submit a package for a GE workout Rep to review, click on the Submit Package for details on package submission

**Footer:**

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Site is best viewed in 800 by 600 and higher screen resolutions

\* Must be a 10 digit Certificate Number

Local Intranet

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**FIG. 6**

Coverage Percent Equity from REO - Microsoft Internet Explorer									
File Edit View Favorites Tools Help									
Links Best of the Web Channel Guide Customize Links Free Hotmail Internet Explorer News Internet Start Windows									
Address http://									
Back	Forward	Stop	Refresh	Home	Search	Favorites	History	Mail	Edit

**We bring good things to life.**

**GE Mortgage Insurance**

---

e-LMO Home	Certificate Number	4560171451	Investor Name	Requested Workout	MODIFICATION
Fast Track Workouts	<b>Primary Borrower Name</b>				
Submit Package	Last	RUBIO	First	MARTIN	MI
e-Kards	<b>CoBorrower Name</b>				
Contact Us	Last	RUBIO	First	CRISTINA	MI
Report Problems	<b>Other Borrower Name</b>				
Logoff	Last		First		MI
Phone No. (815) 765-2731 Extn. 0000					
<b>Property Address</b>					
Street 1409 5TH AVENUE					
City BELVIDERE		State IL		Zip 61008	
Investor Loan No.		Coverage		30	
Current UPB	89691.00	Loan Due Date	08/01/2000		
F/C Start Date	11/17/2000	F/C Sale Date			
Servicer Loan No.	1605096292	Bankruptcy Status	N/A		

Return **112**

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1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

FIG. 8

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Borrower Last Name	DOE	Certificate Number	
Servicer Loan Number	1761303	Requested Workout	MOD

WORKOUT REQUEST APPROVED subject to the following conditions:

Modified Loan Amount:	\$ 90,000.00
Interest Rate:	8.00%
Payment Term:	No Change From Current
Effective Date:	03/01/2001

Conditions Of Approval:

1. Investor approval of the modification must be obtained.
2. A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the modification.

☐ Accept the Workout

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Print Approval Letter

134

Cancel Approval

136

Continue

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FIG. 9A

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e-LMO FAST TRACK

MOD APPROVAL

Approval Date 12/28/2000

TO: Mellim Dorothy  
COUNTRYWIDE HOME LOANS, INC.

RE: Lender Loan No. 6382316  
Certificate No. 101737154  
Borrower HOWARD AMBROSE  
Property Address

This is GE Mortgage Insurance's approval of a modification to the existing terms of the above referenced mortgage loan. The approval is based on the information you have provided to and validated for GE through online FAST TRACK, including but not limited to:

Modified Loan Balance	(Only if applicable)
Modified Loan Balance GE Will Insure	(Only if applicable)
Borrower Cash Contribution	(\$\$\$\$)
Effective Date	02/01/2001
Interest Rate	No Change From Current
Payment Term	No Change From Current

The conditions of the approval are as follows:

1. Investor approval of the modification must be obtained.
2. GE will insure the capitalization of delinquent interest up to 105% of the original Unpaid Principal Balance. GE will allow further additional capitalization, however, GE will not insure any such additional amount.
3. A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the Modification.

Please send the documents to the attention of: (Rep's name)  
Loan Workout Center  
General Electric Mortgage Insurance  
6601 Six Forks Road  
Raleigh, NC 27615

4. If the borrower(s) is/are a discharged reaffirmed Chapter 7, a signed and court approved reaffirmation agreement must be submitted to GE. If the borrower(s) is/are a discharged non-reaffirmed Chapter 7, the Investor Rider Disclosure form must be signed by the borrower(s) and submitted to GE. If the borrower(s) is/are an Active Chapter 13, court approval must be obtained.

In the event it is determined that GE Mortgage Insurance is liable under the above referenced certificate, GE's loss would be the lesser of (i) such loss or (ii) our guaranteed percentage of the verified Claim for Loss amount. There may be other limitations to GE Mortgage Insurance paying the Claim for Loss, including:

- (a) the above referenced certificate may be involved in a specialized transaction which was agreed to at the time of certificate issuance that may affect the claim settlement;
- (b) any Master Policy violations that monetarily harm GE may affect the claim settlement;
- (c) the authorization granted herein in no way constitutes any admission by GE of liability under the Master Policy with respect to the above referenced certificate, it being understood that GE is unable to determine its liability until any investigation is concluded. Additionally, GE is unable to determine if all provisions

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**FIG. 9B**

of the Master Policy have been complied with until a review of the Claim for Loss and the supporting file are complete; and  
(d) the loan file may have undergone a routine audit, the findings of which may affect your claim settlement.

Should there be any changes to the terms of this approval, or should you have any questions, please contact (Rep's Name) of the Loan Workout Center at 800-455-0871, ext. \_\_.

Thank you for using GE Mortgage Insurance's e-LMO FAST TRACK.

104000 22700460

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## FIG. 10A

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GE Capital

General Electric Mortgage Corporation  
 A unit of GE Capital Mortgage Corporation  
 5501 Six Forks Road, Raleigh, NC 27615  
 919-846-4100

## GEMICO PROMISSORY NOTE (UNSECURED)

DATE: February 13, 2001

MAKER(S): Happy Homeowner

MAILING ADDRESS OF MAKER(S): 1234 Lucky Landing  
Harper's Ferry, WV 25425

CERTIFICATE NO.: 8101737154

PAYEE: General Electric Mortgage Insurance Corporation

PAYEE ADDRESS: (place for payment) GE Mortgage Insurance Corp.  
Post Office Box 177800  
Raleigh, North Carolina 27619  
Attn: Accounting/Recovery

PRINCIPAL AMOUNT: <<NUMBER\_HERE>>  
NON-INTEREST BEARING NOTE

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of my yearly credit as a yearly rate	The dollar amount the credit will cost me	The amount of credit provided to me or on my behalf	The amount I will have paid after I have made all payments as scheduled
0%	\$ 0.00		

My payment schedule will be:

Number of Payments	Amount of Payments	When payments are Due
		First day of each month, commencing <<DATE_HERE>>
Final or <<NUMBER_HERE>> Payment		Final payment due <<DATE_HERE>>

1. Promise to Pay. Maker promises to pay to the order of Payee or its Assigns, at the place for payment and according to the terms of payment, the principal amount. All unpaid amounts shall be due by the final scheduled payment date.
2. Security. This loan is unsecured.
3. Prepayment. The Maker of this Note reserves the right to prepay prior to maturity all or any part of the principal of this Note without penalty.

09/04/01 09:04:01

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**FIG. 10B**

4. Continuation of Rights. If I make a partial or late payment or mark a payment Paid-in-Full and it is accepted, the Payee will still have its legal right concerning my repayment of this Note or any other note. I will remain obligated to repay this Note or any other note that replaces it, even if any other party to this Note is no longer obligated. Any legal rights that the Payee has will not be given up even if the rights are not used immediately.
5. Default. This Note shall be in Default if any payment shall be received more than ten (10) days after the due date.
6. Payee's Remedies upon Default. It is expressly provided that upon Default, the unpaid principal balance on this note shall become immediately due at the election of Payee. Maker waives all demands for payment, presentations for payment, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protests.
7. Collection. If this Note is given to an attorney or collection agency, or if suit is brought for collection, or if it is collected through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection, including reasonable attorney's fees and court costs in addition to other amounts due, unless prohibited by state law. Attorney's fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.
8. Change in Terms of Loan and Notice. Unless Maker tells Payees of a change of address, Payee will use the address listed on this note if Maker must be contacted. Maker and Payee must make all changes in the terms of this Note in writing.
9. Responsibility of Cosigners. If more than one person signs this Note, each Maker is responsible jointly and severally for all obligations represented by this Note.
10. Law to Be Applied. This Note will be governed by the laws of North Carolina.
11. Assignment. This Note shall be fully assignable by the Payee.
12. Verification of Information. Verification or reverification of any financial documentation provided to substantiate the issuance of this note may be made at any time by the Payee, its agents, successors and assigns, either directly or through a credit- reporting agency.
13. Construction. "Maker" means the Maker or Makers. "Payee" means the Payee named above. When the context requires, singular noun and pronouns include the plural.

**I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTE CORRECTLY  
COMPLETED AND AGREE TO ITS TERMS.**

*Maker's Name:*      Happy Homeowner

*Signature:* \_\_\_\_\_ (SEAL) *Date:* \_\_\_\_\_

*Maker's Name:*  
*(if more than one Maker)*

*Signature:* \_\_\_\_\_ (SEAL) *Date:* \_\_\_\_\_

FIG. 11

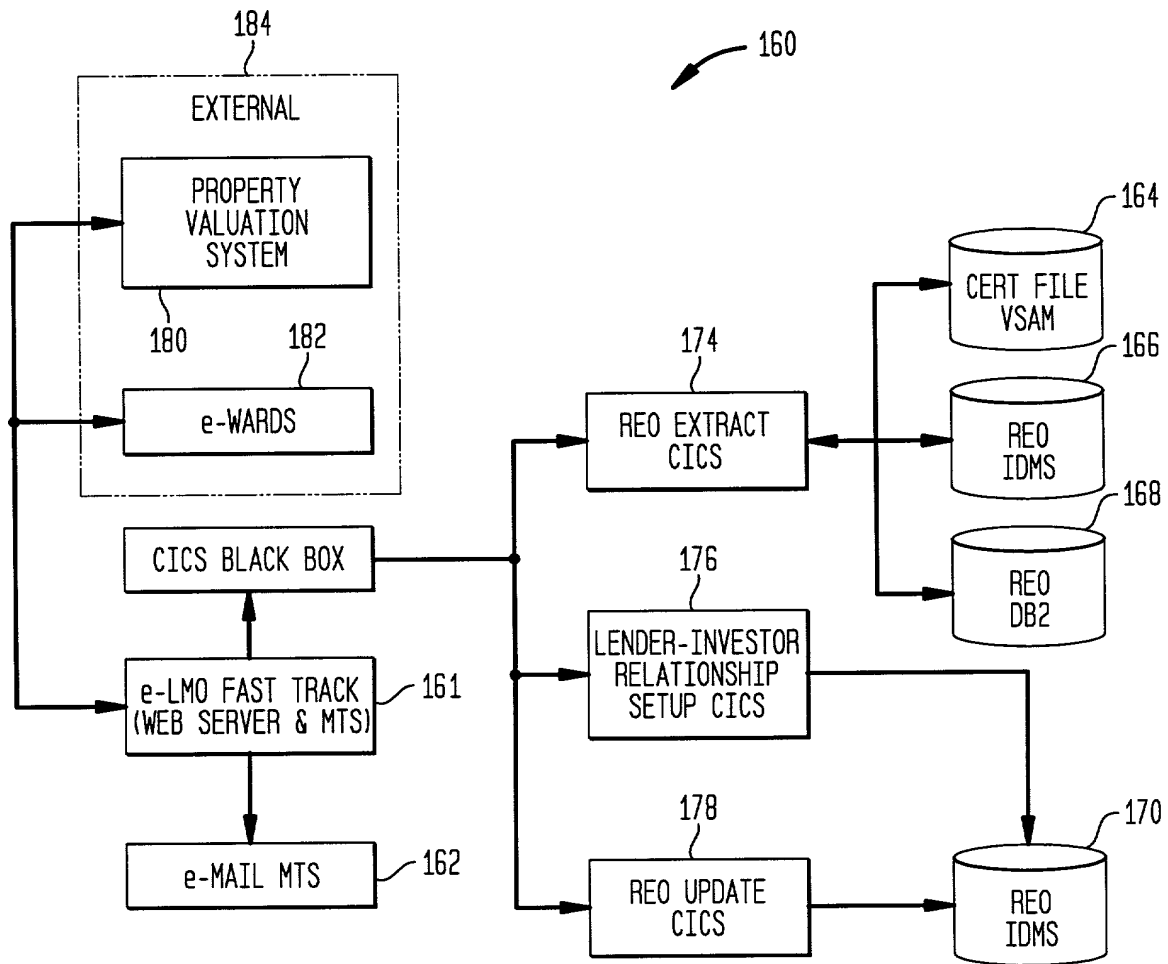
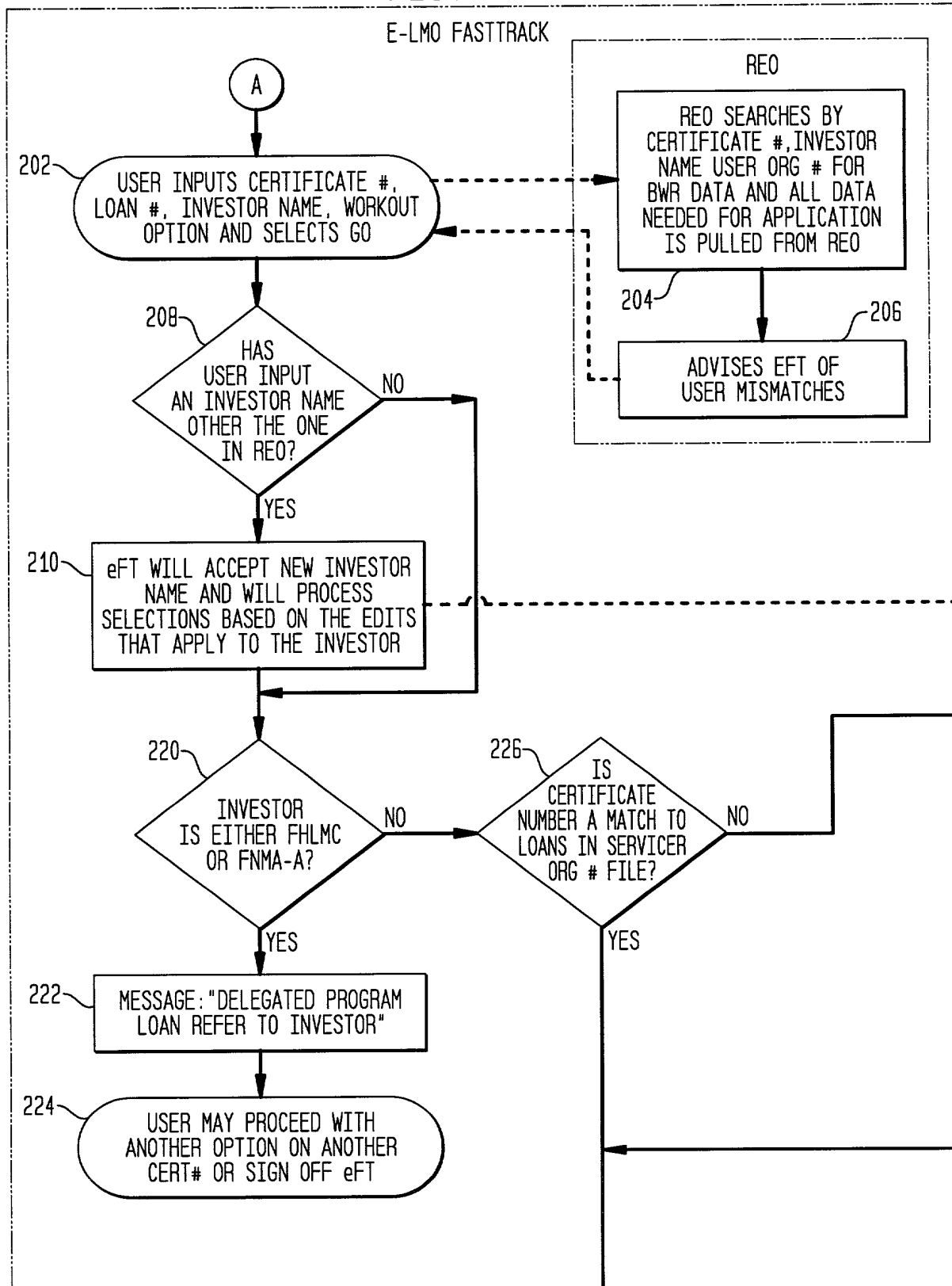




FIG. 12A



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FIG. 12B

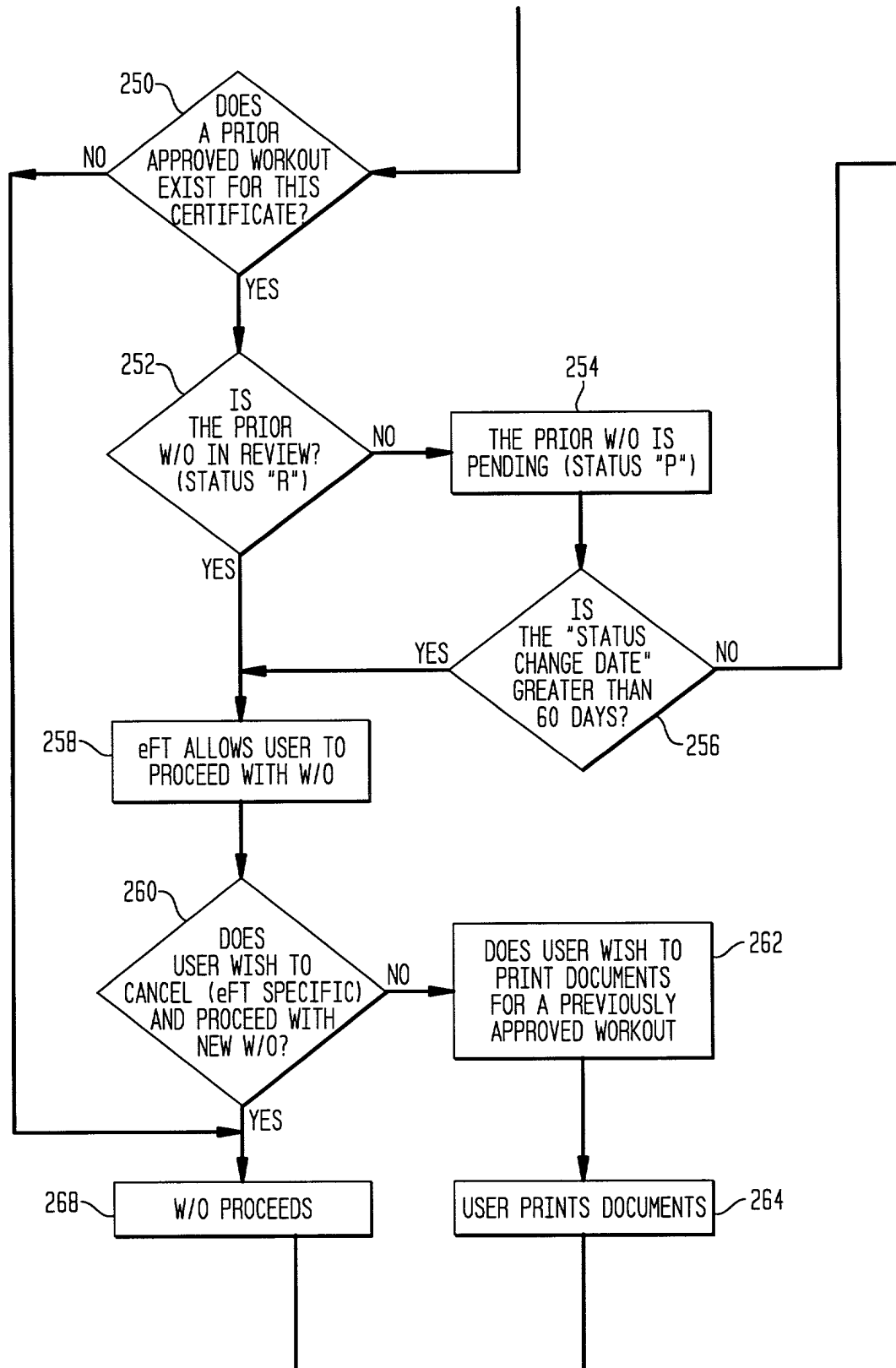


FIG. 12C

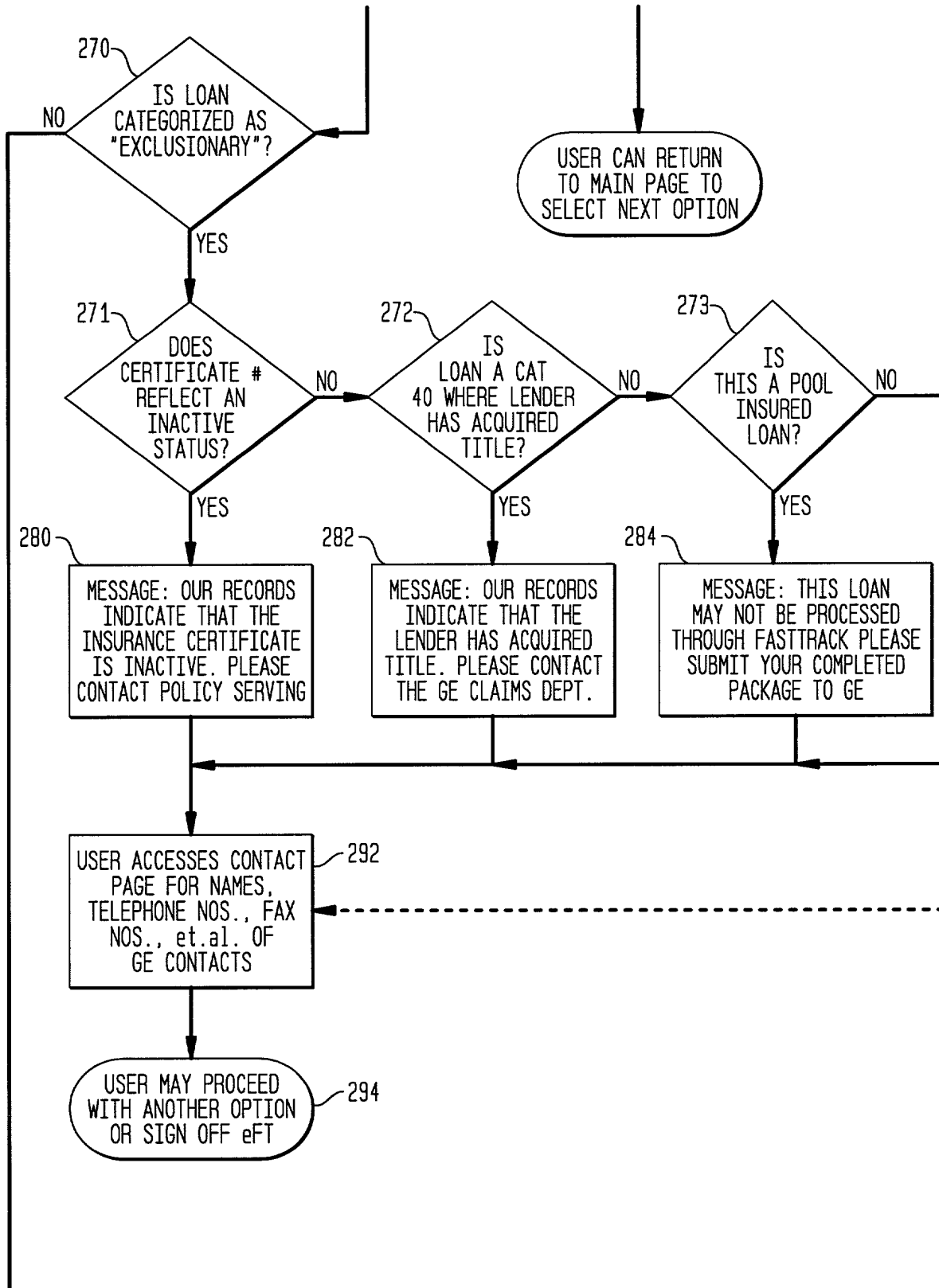
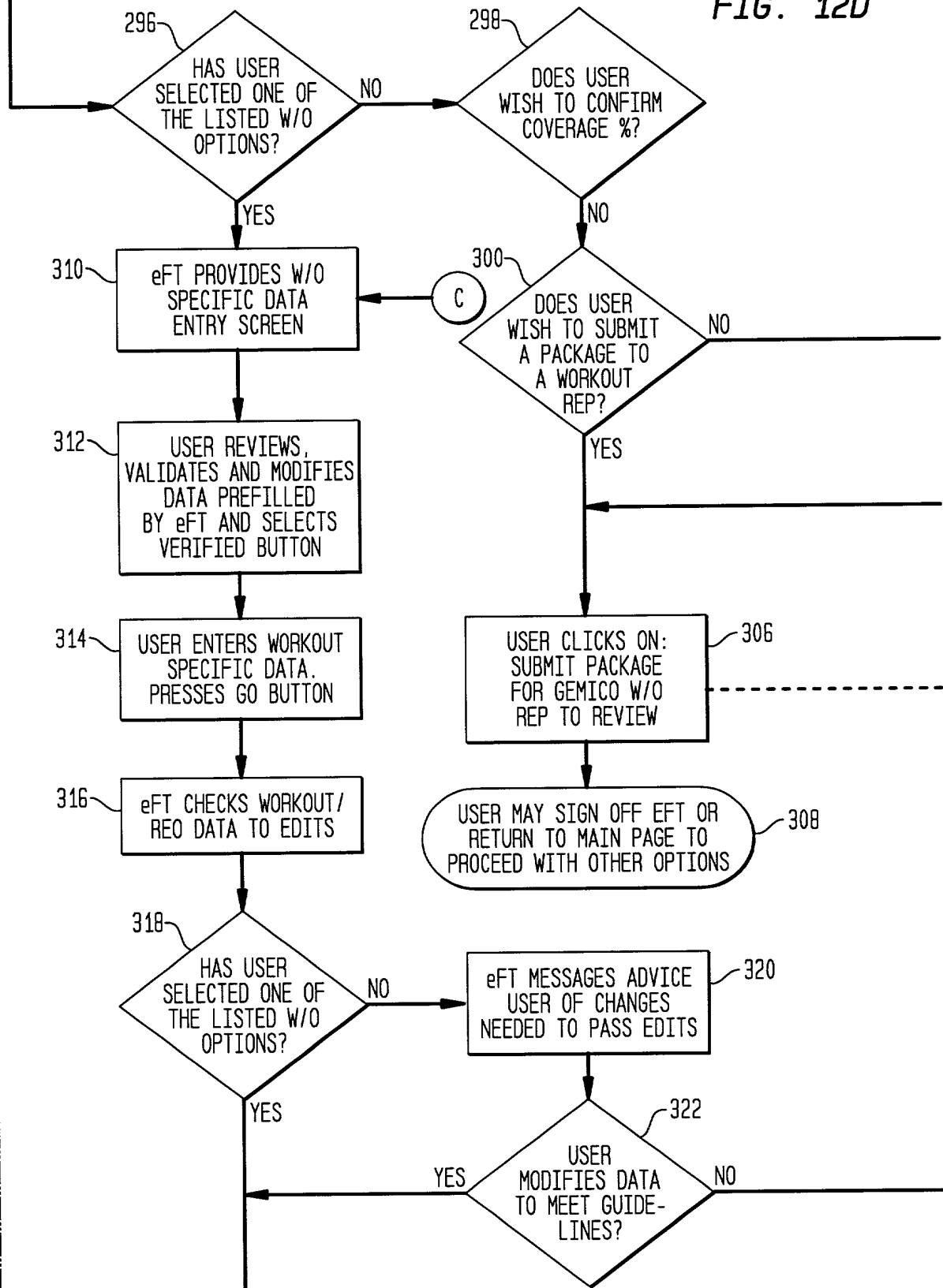
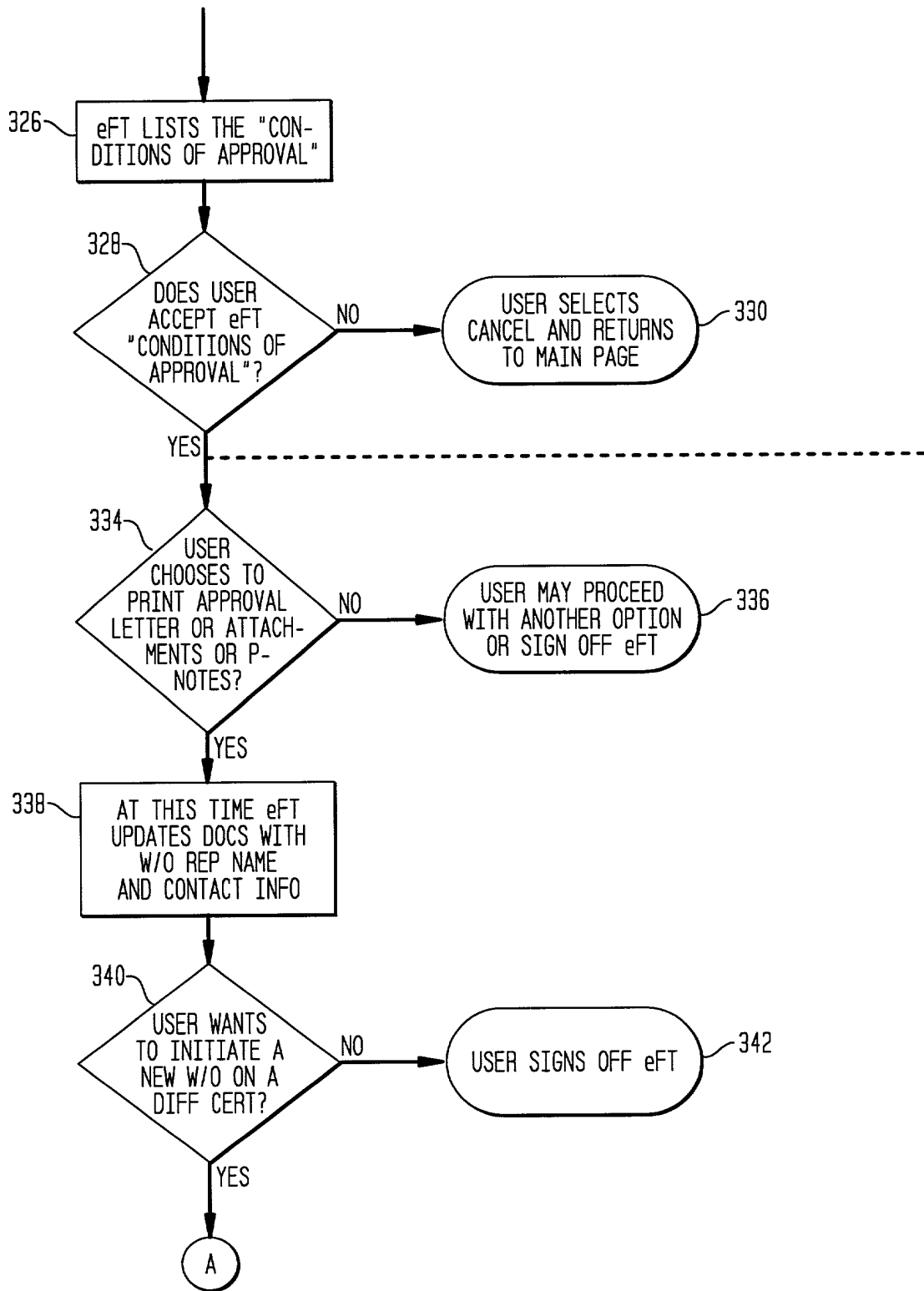


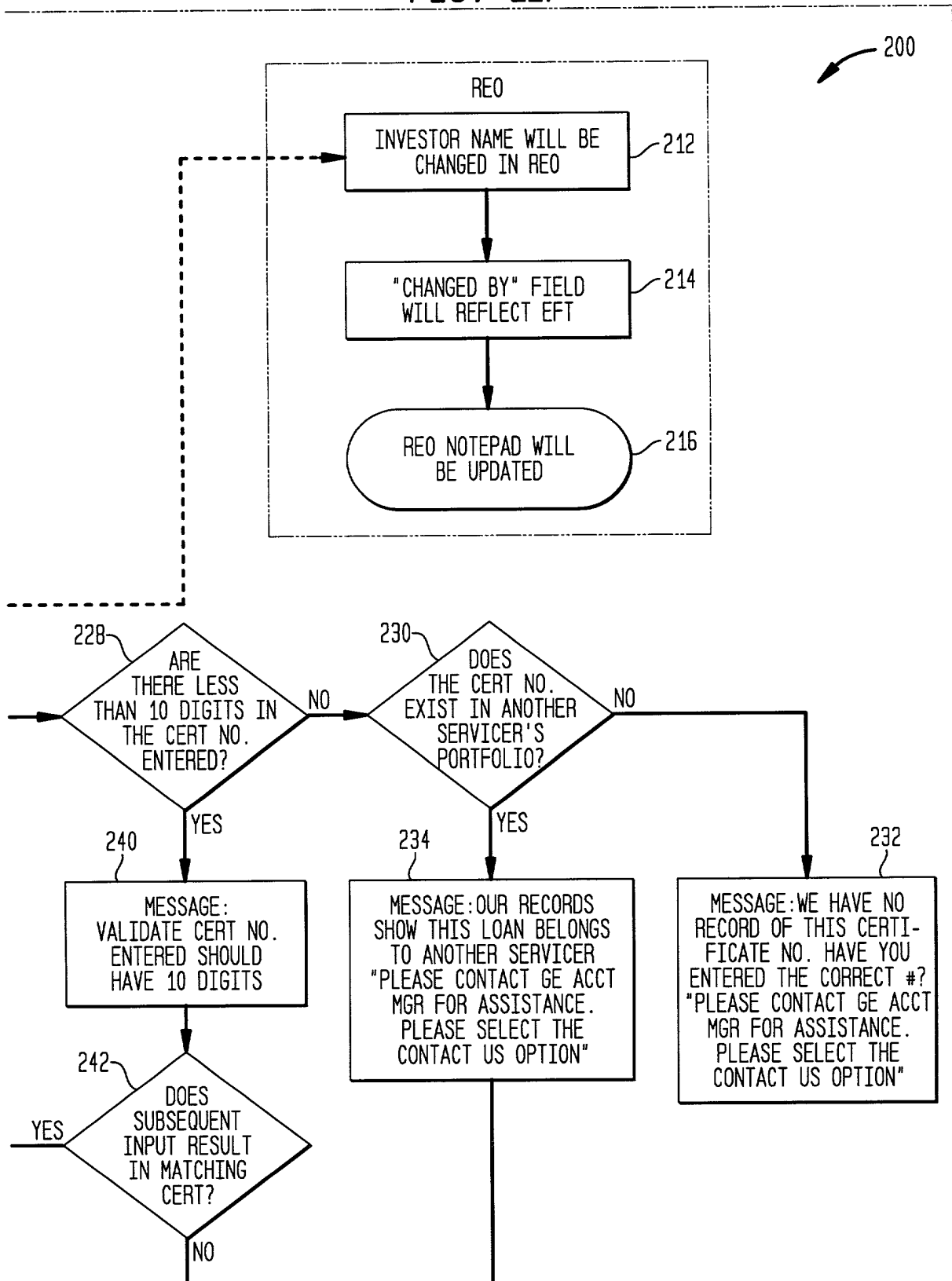
FIG. 12D



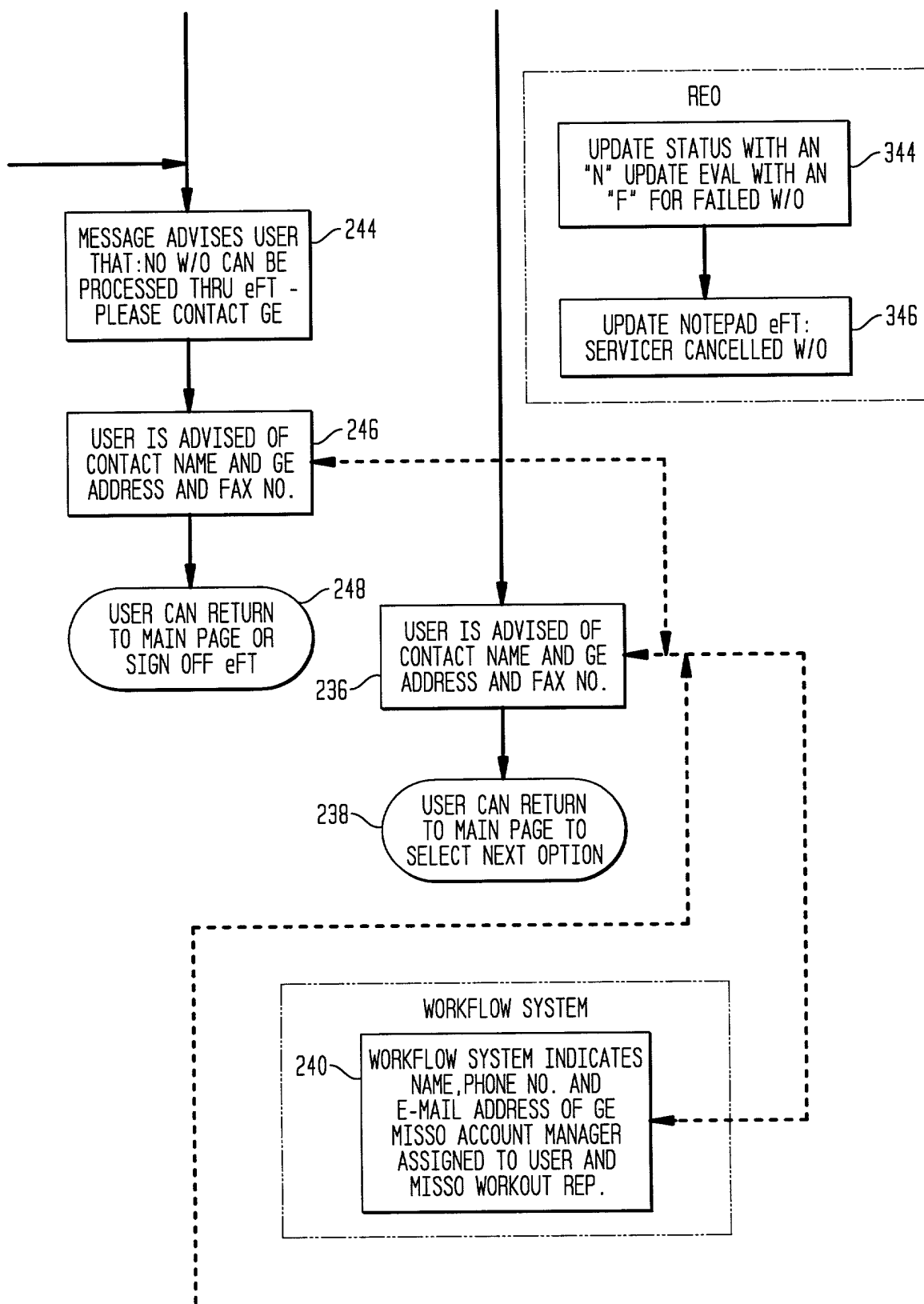
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FIG. 12E



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FIG. 12F



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FIG. 126



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FIG. 12H

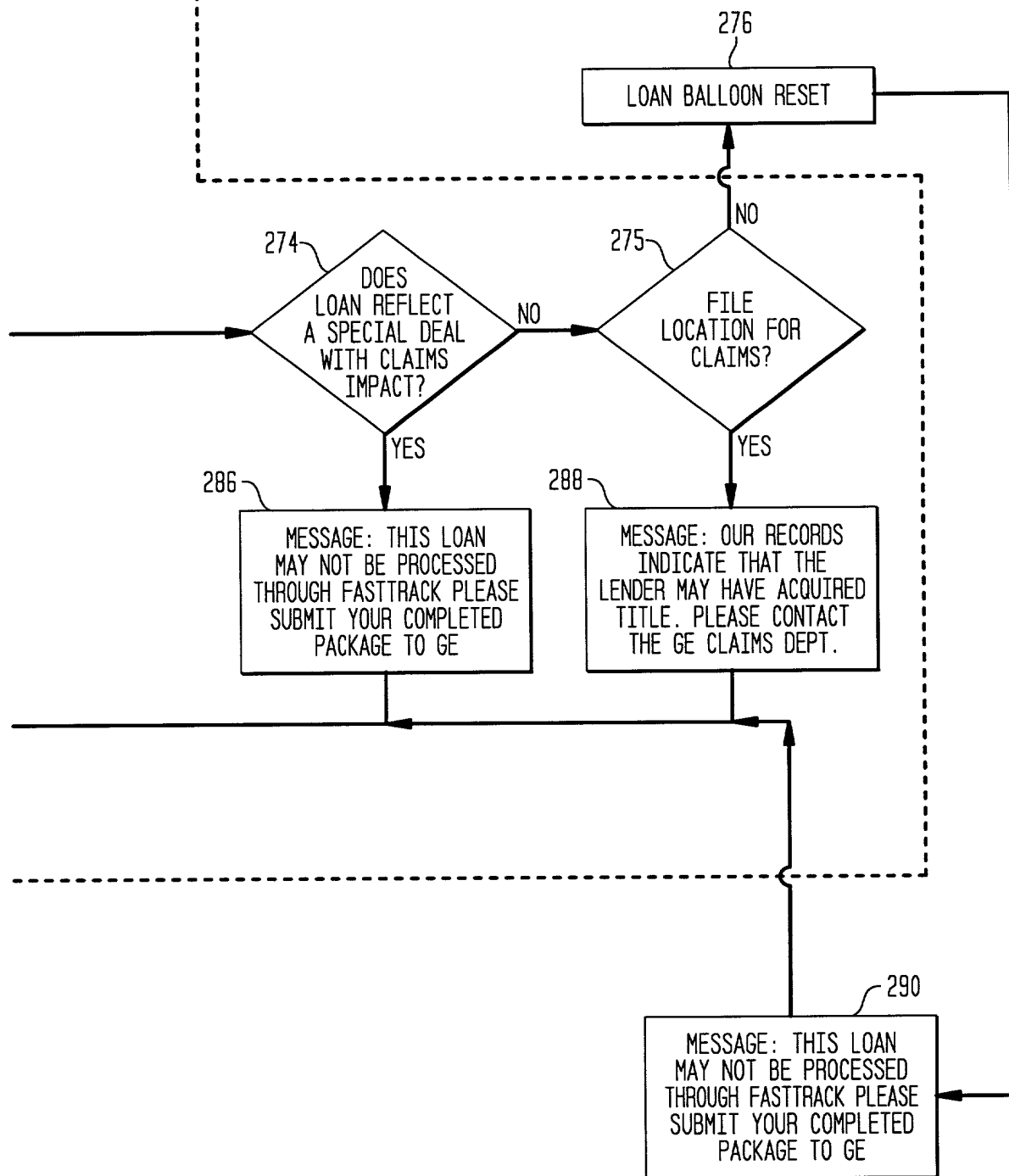


FIG. 12I

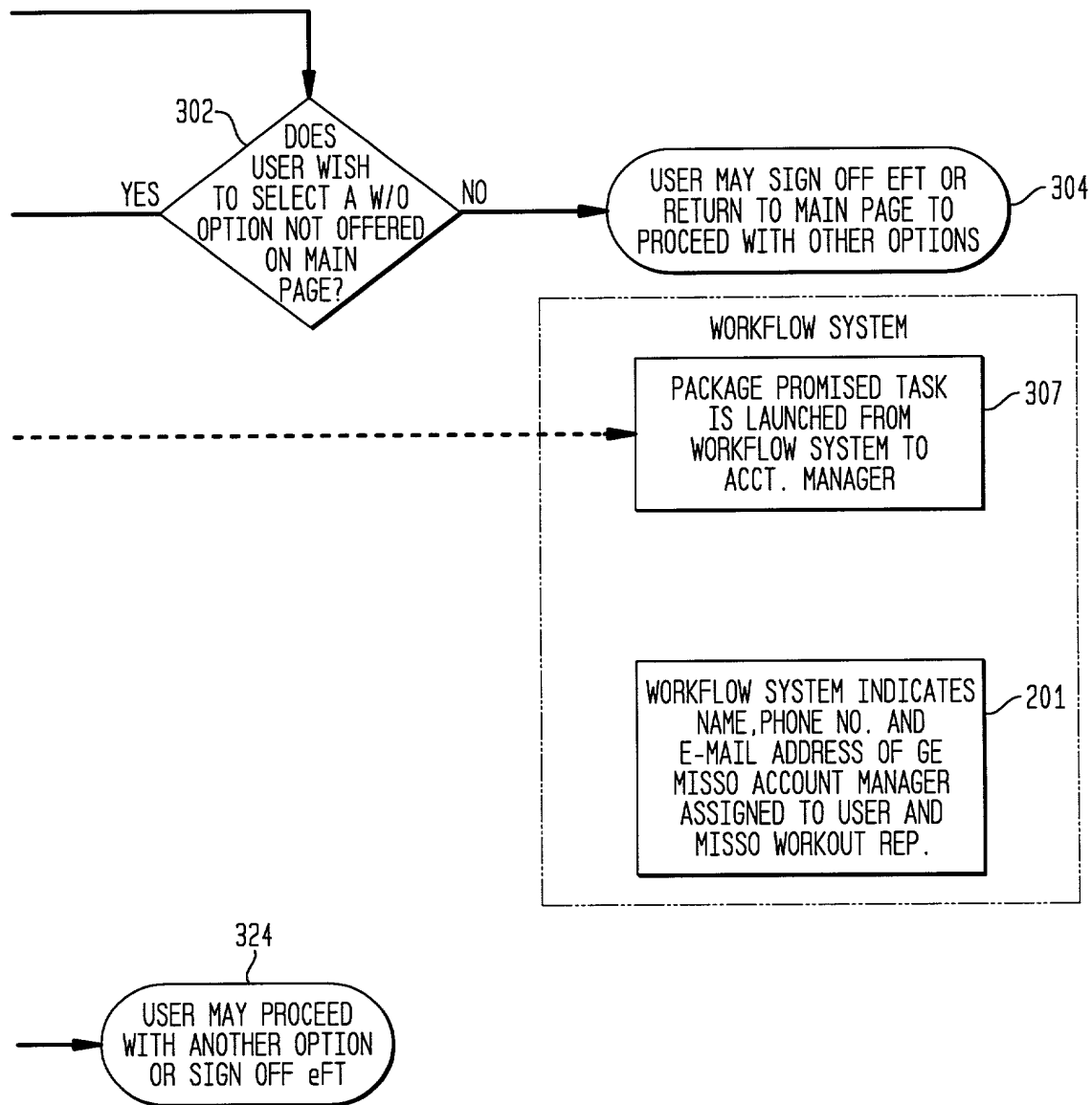
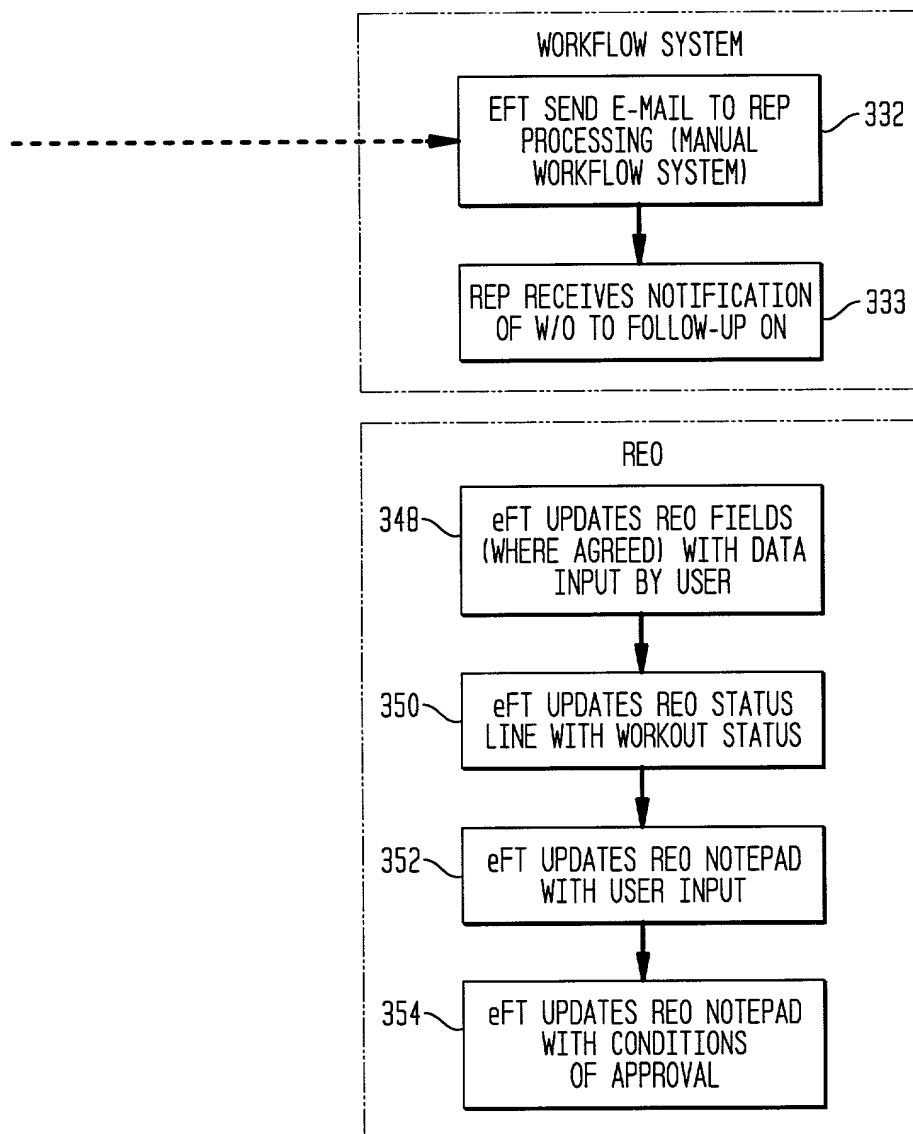


FIG. 12J



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FIG. 12K

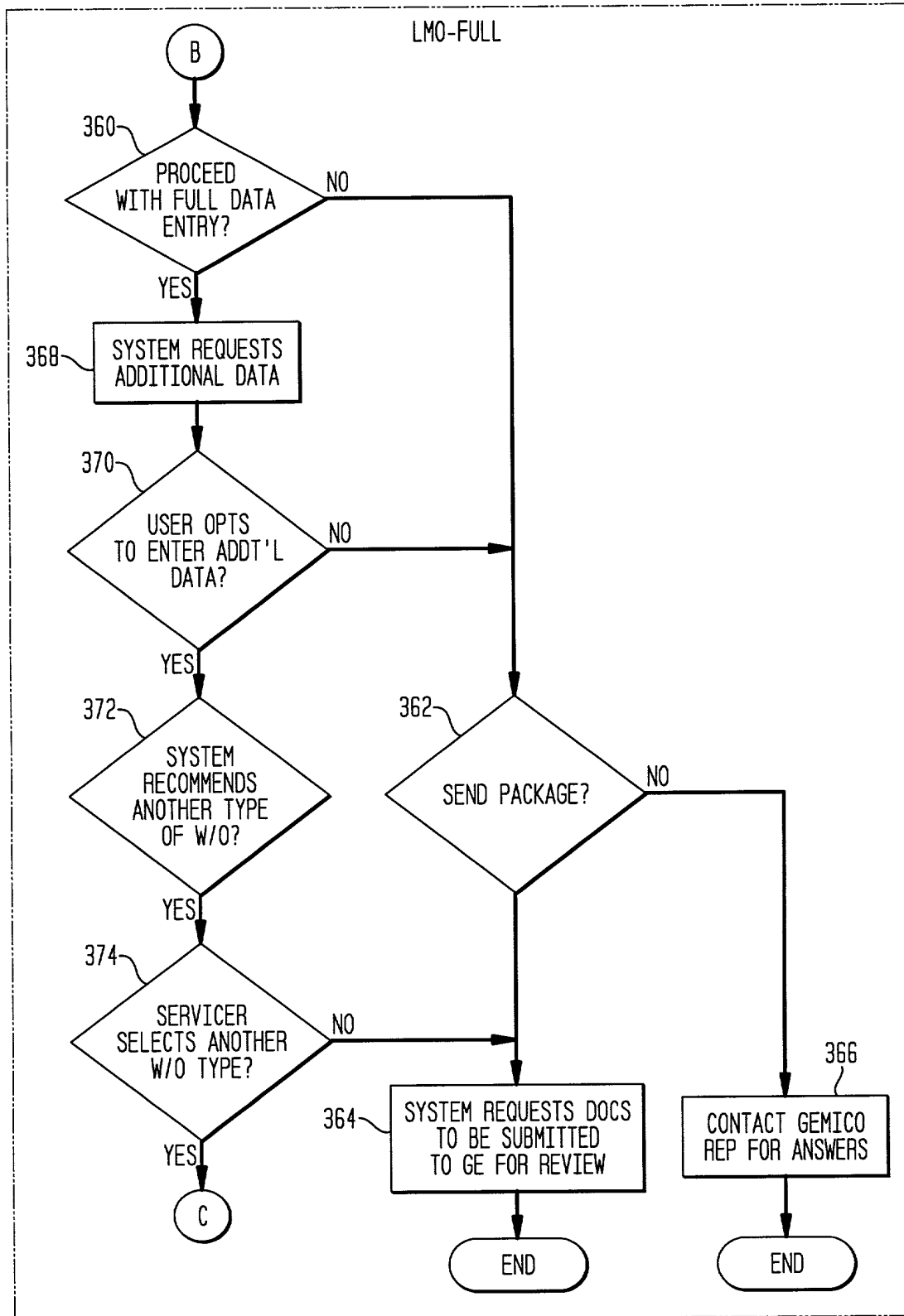


FIG. 13

FIG. 13A	FIG. 13D	FIG. 13G	FIG. 13J	FIG. 13K	FIG. 13M
FIG. 13B	FIG. 13E	FIG. 13H		FIG. 13L	FIG. 13N
FIG. 13C	FIG. 13F	FIG. 13I			

FIG. 13A

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FIG. 13A

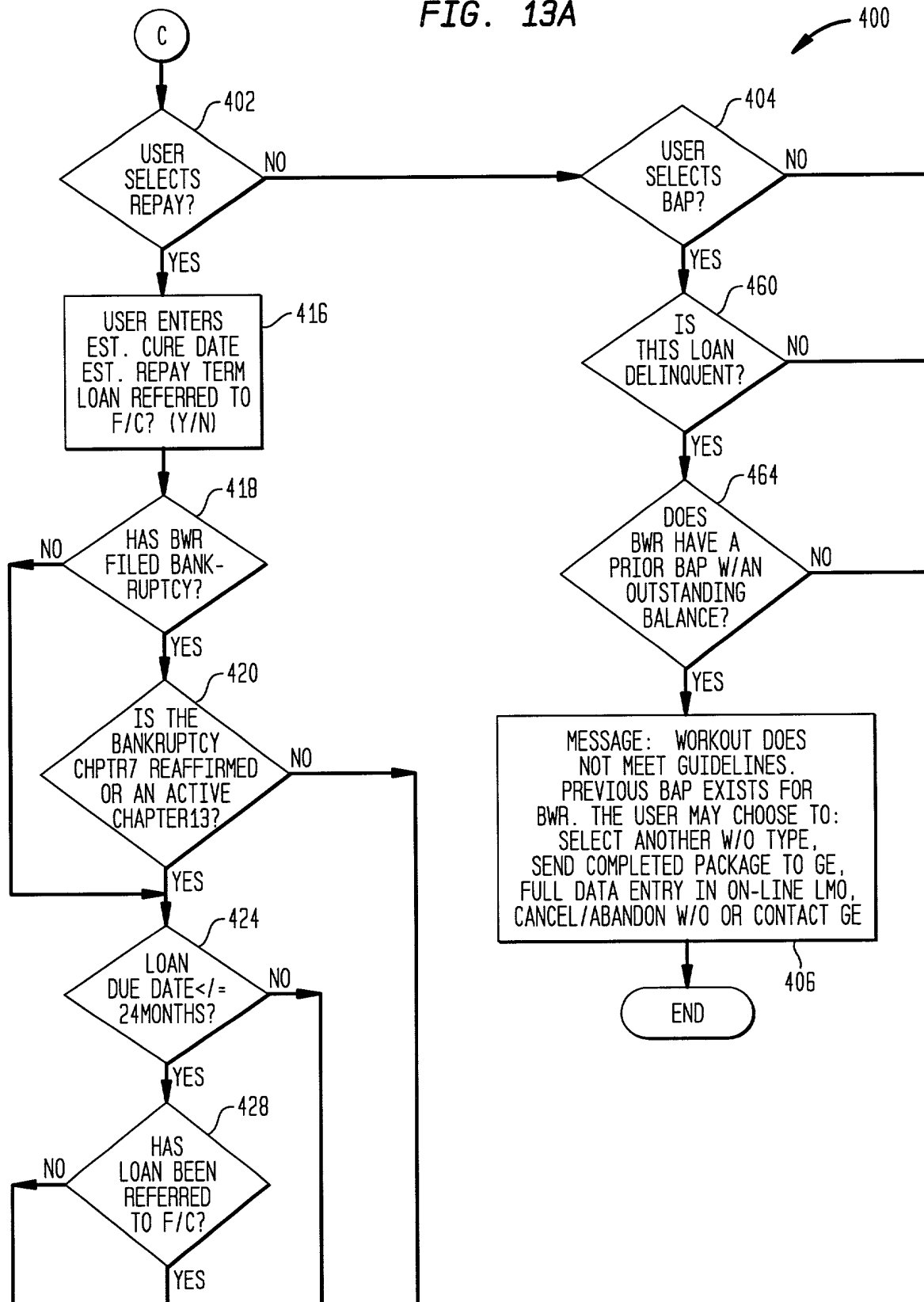


FIG. 13B

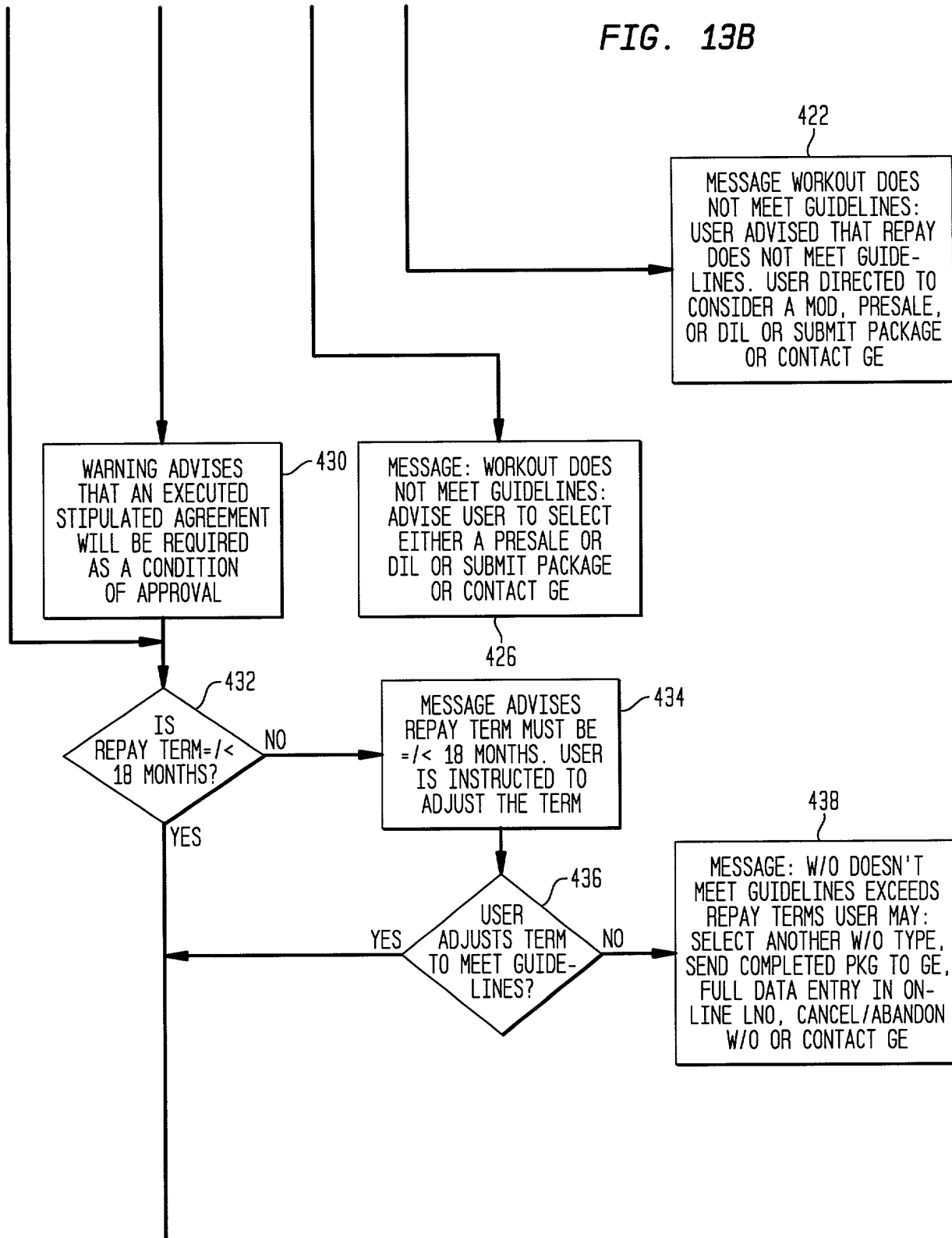
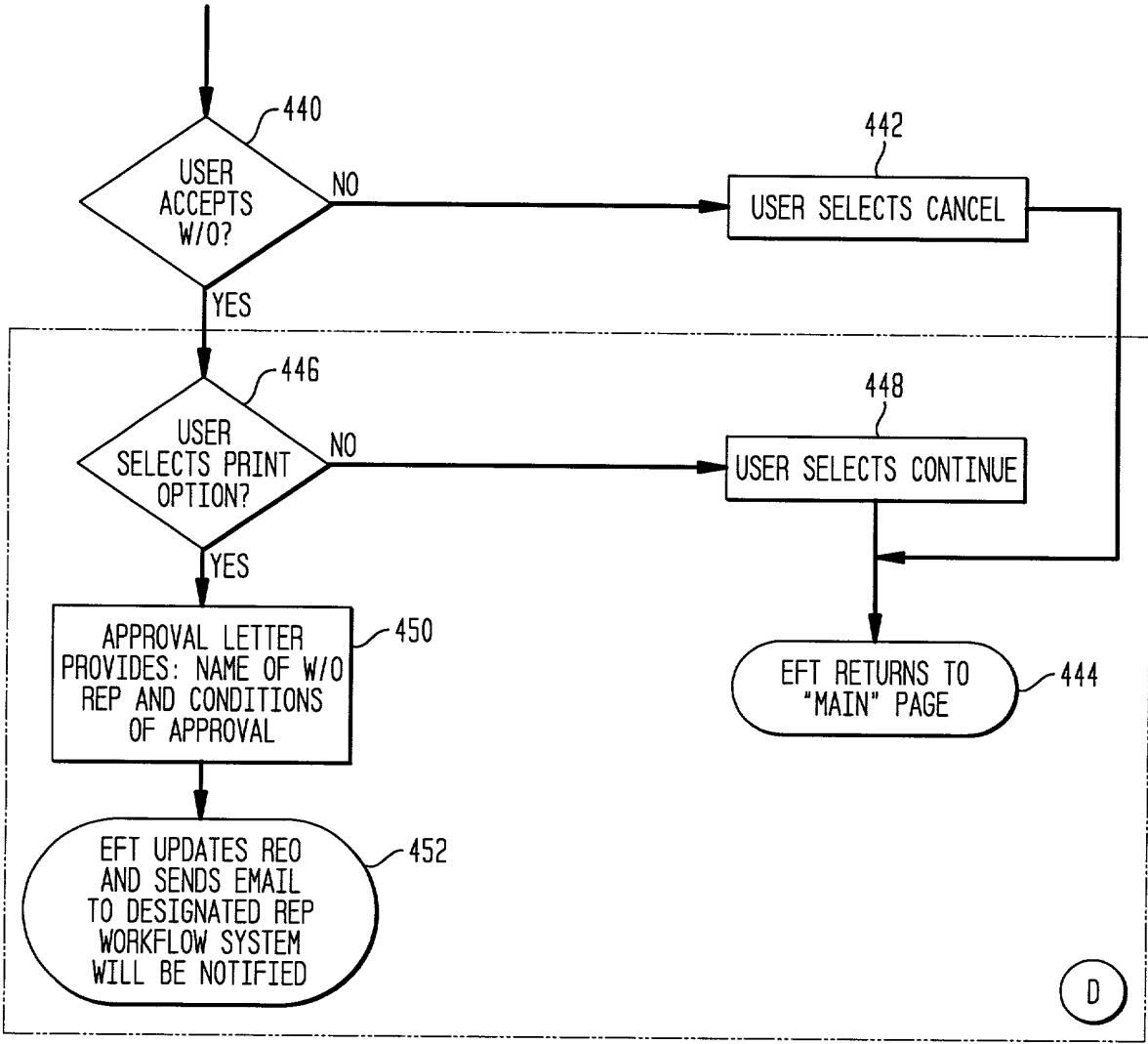


FIG. 13C



2025 RELEASE UNDER E.O. 14176

FIG. 13D

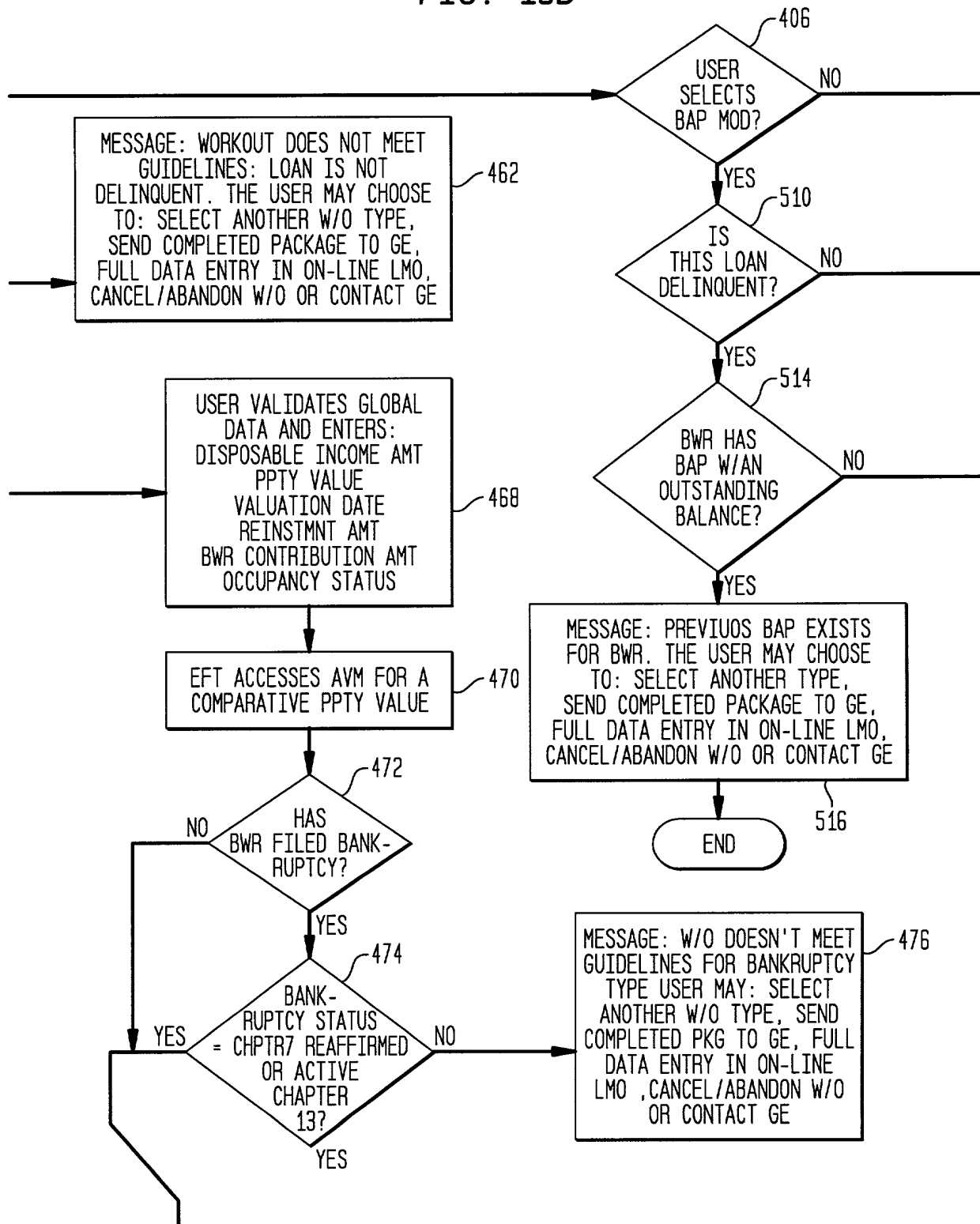


FIG. 13E

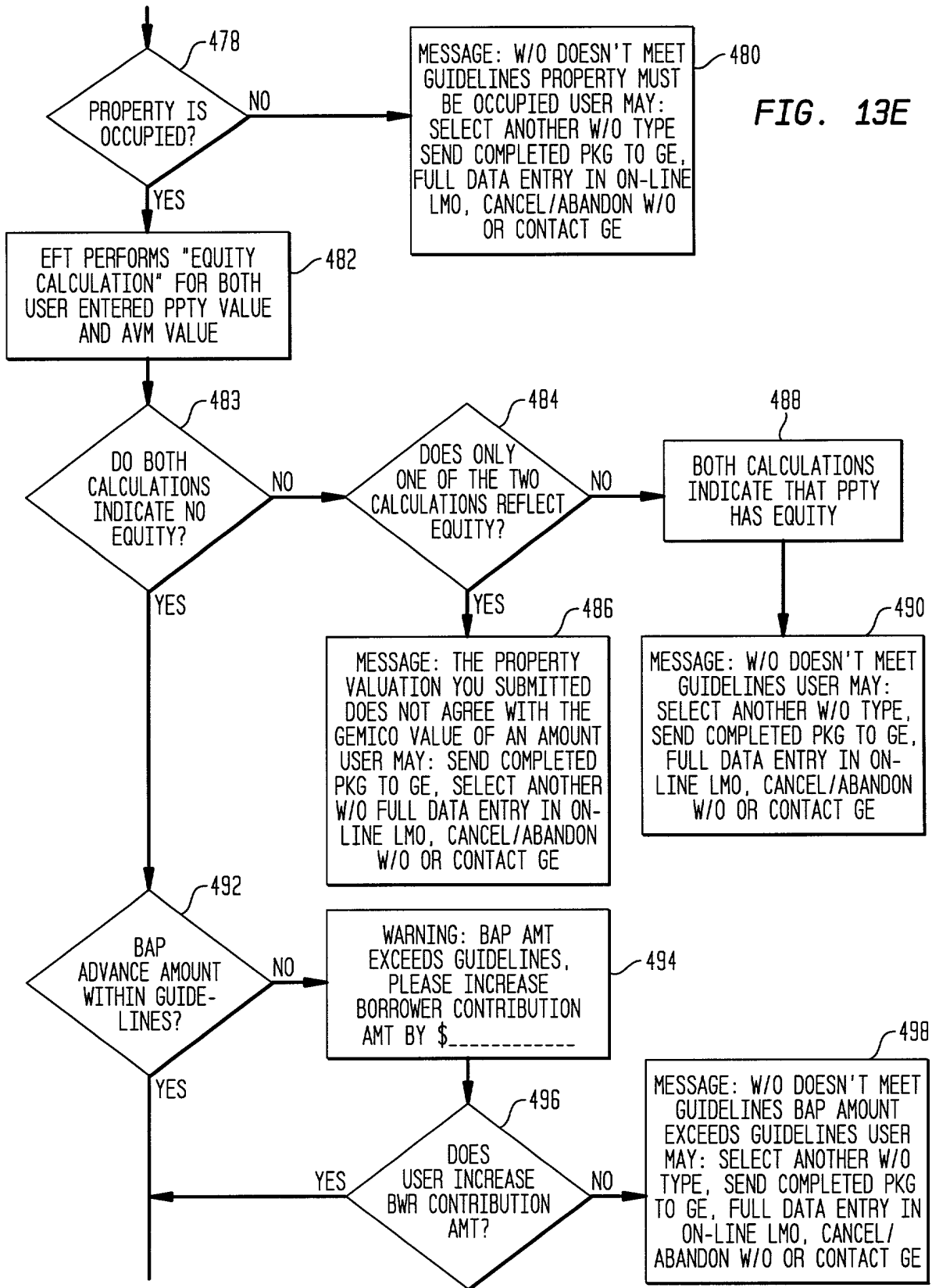


FIG. 13F

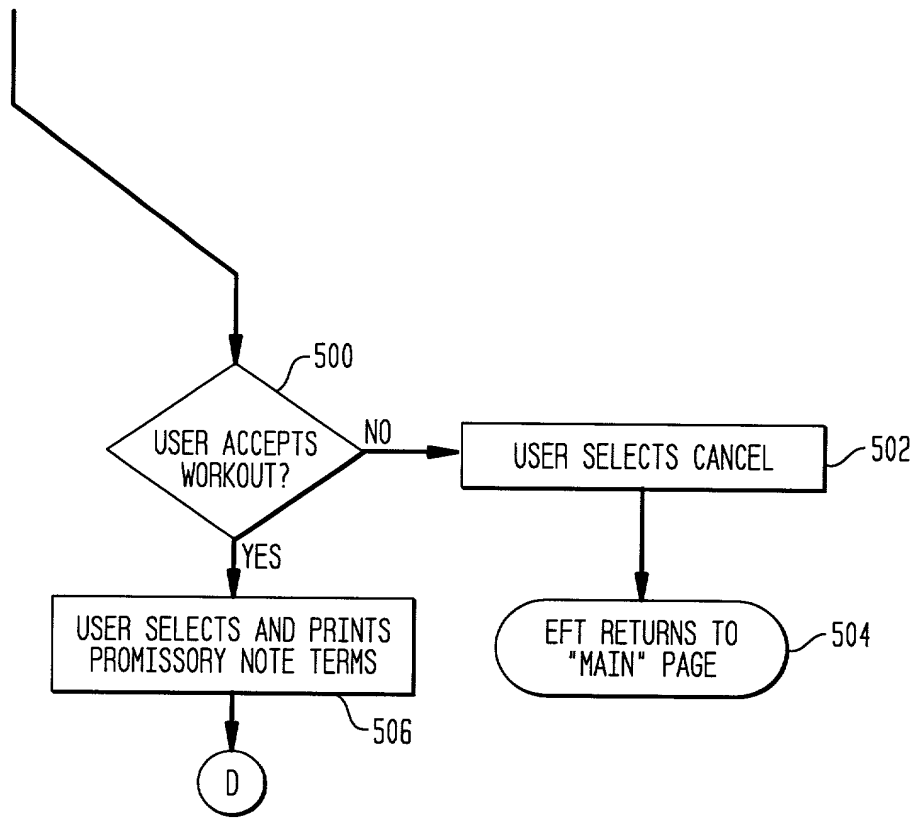


FIG. 13G

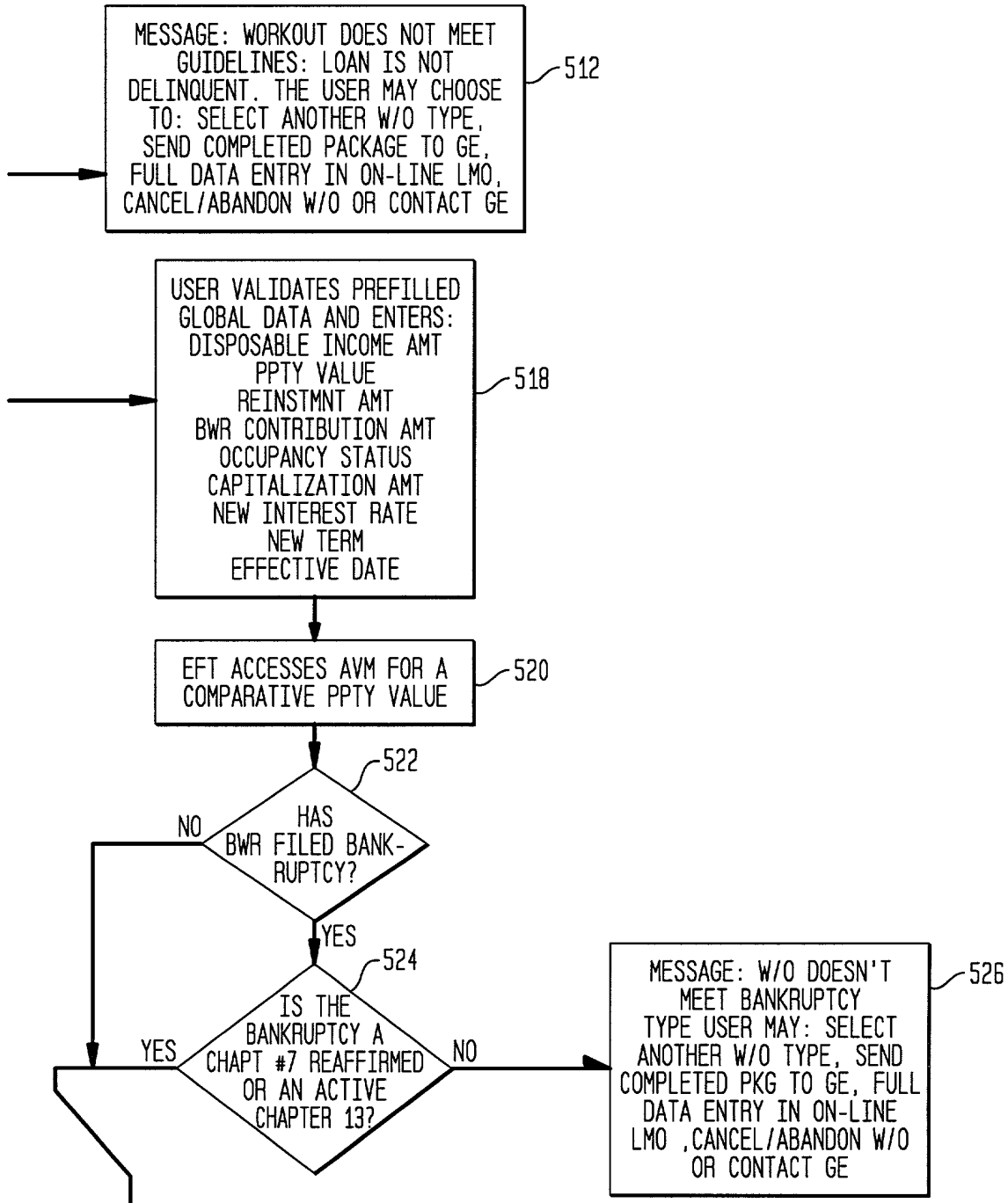


FIG. 13H

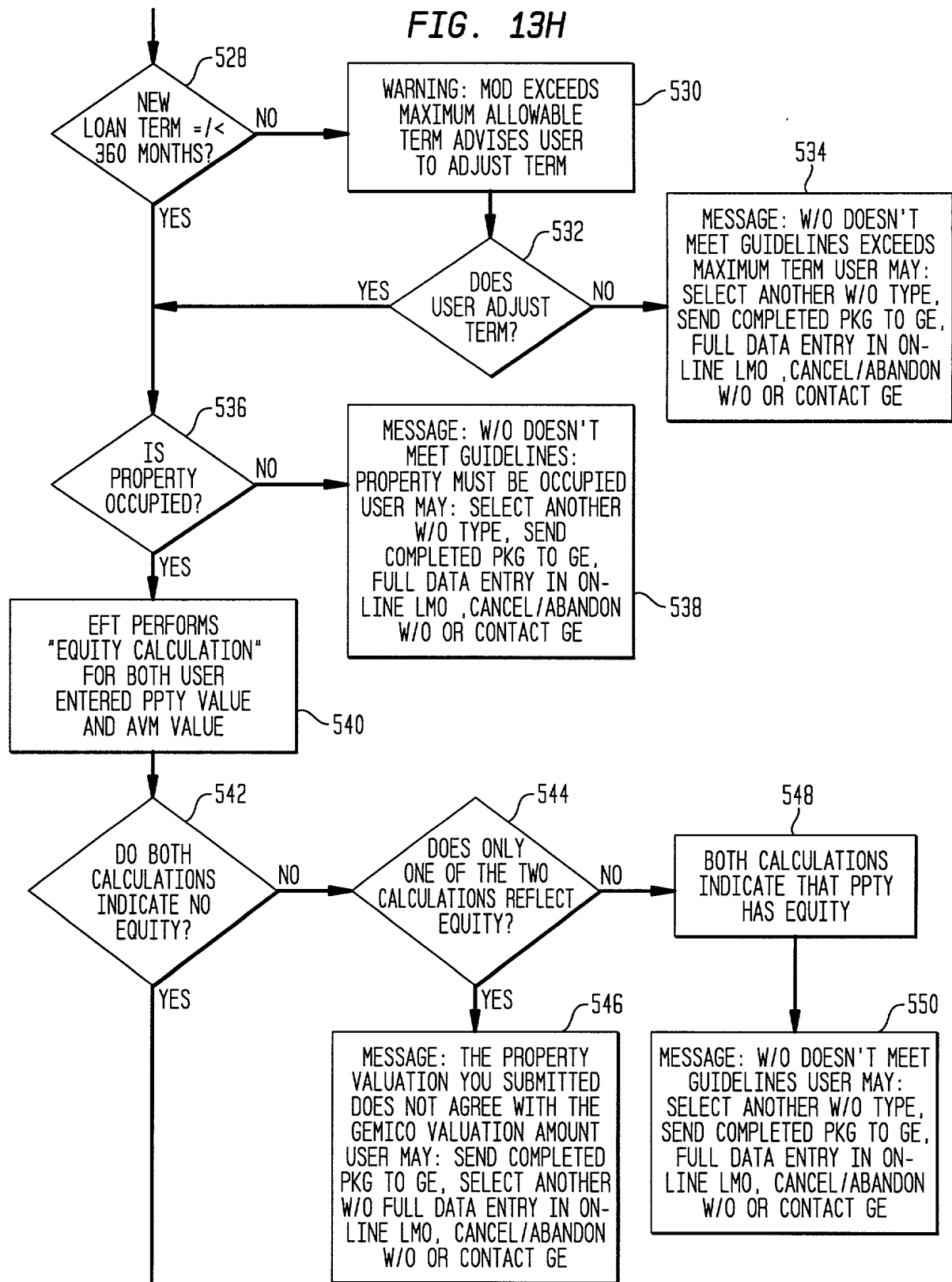


FIG. 13I

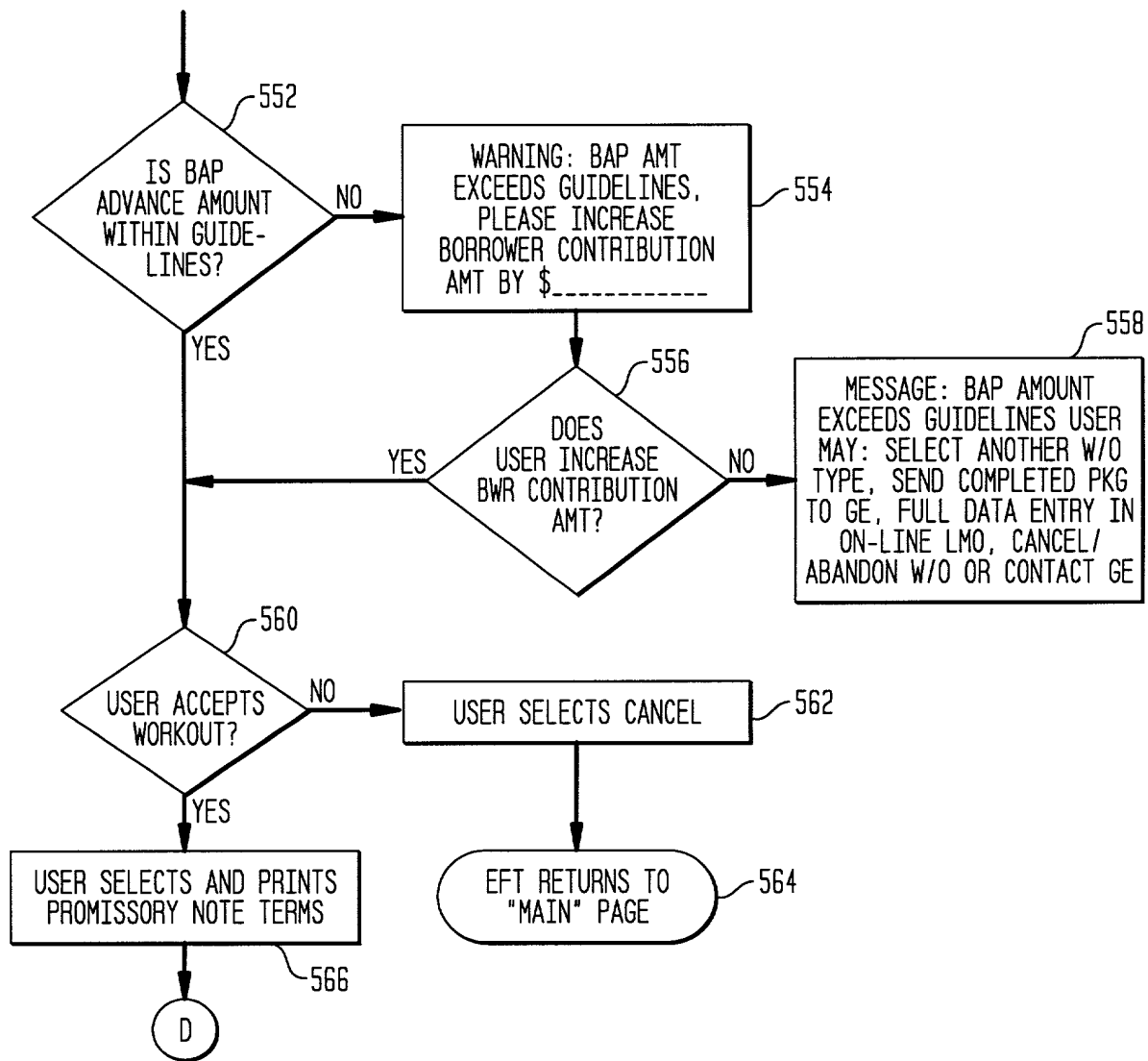


FIG. 13J

E-LMO FASTTRACK WORKOUT OPTIONS

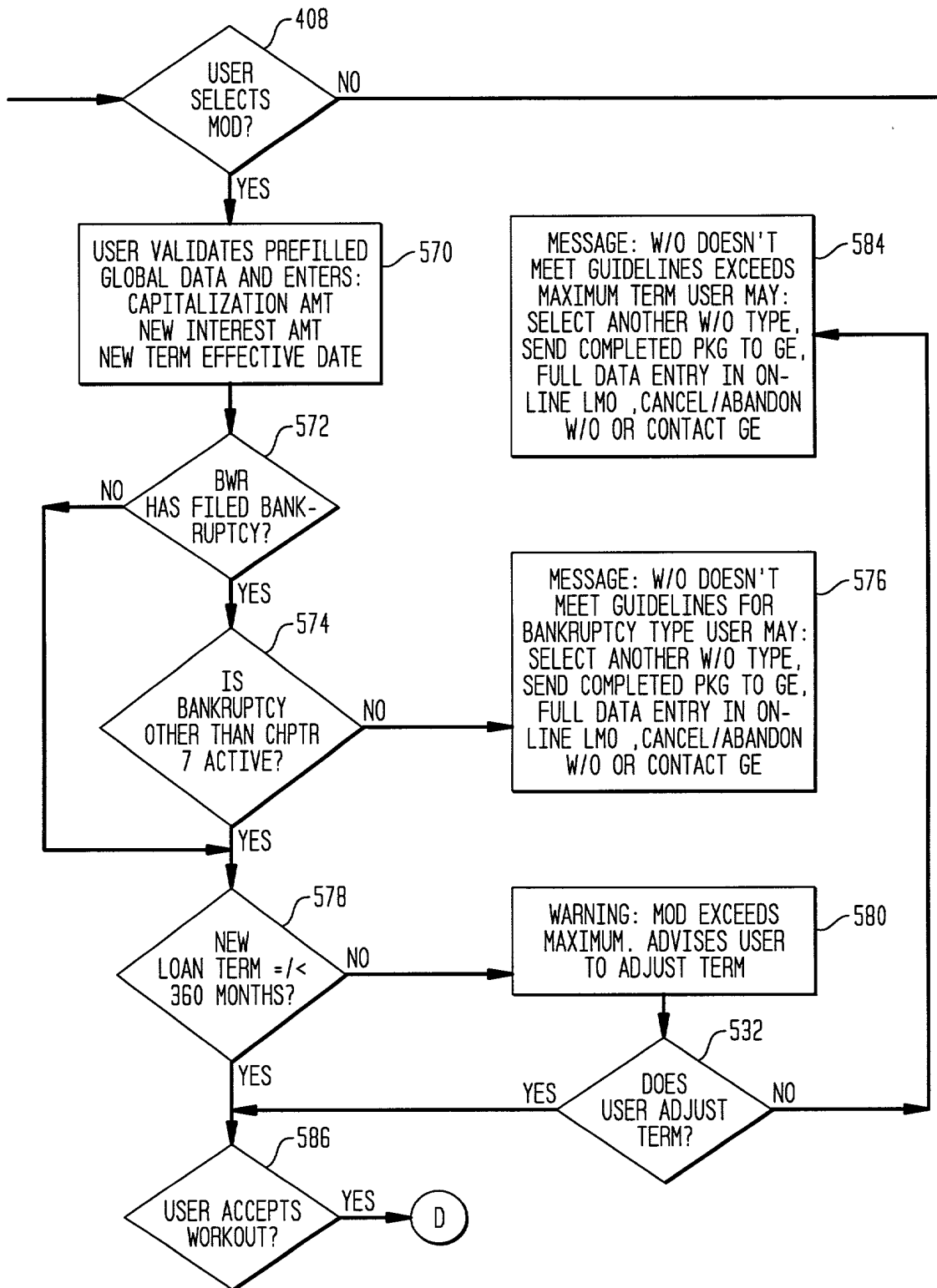


FIG. 13K

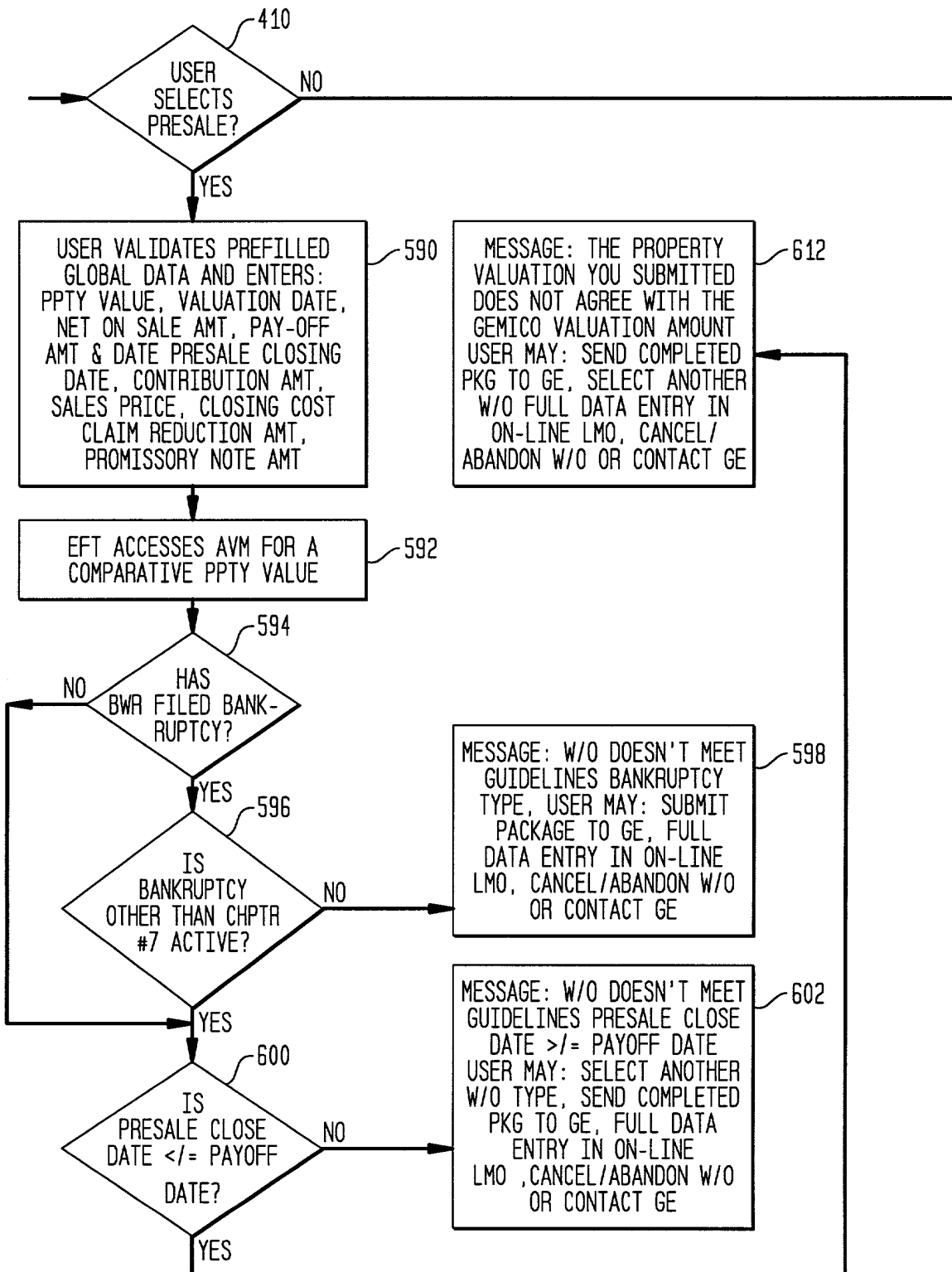


FIG. 13L

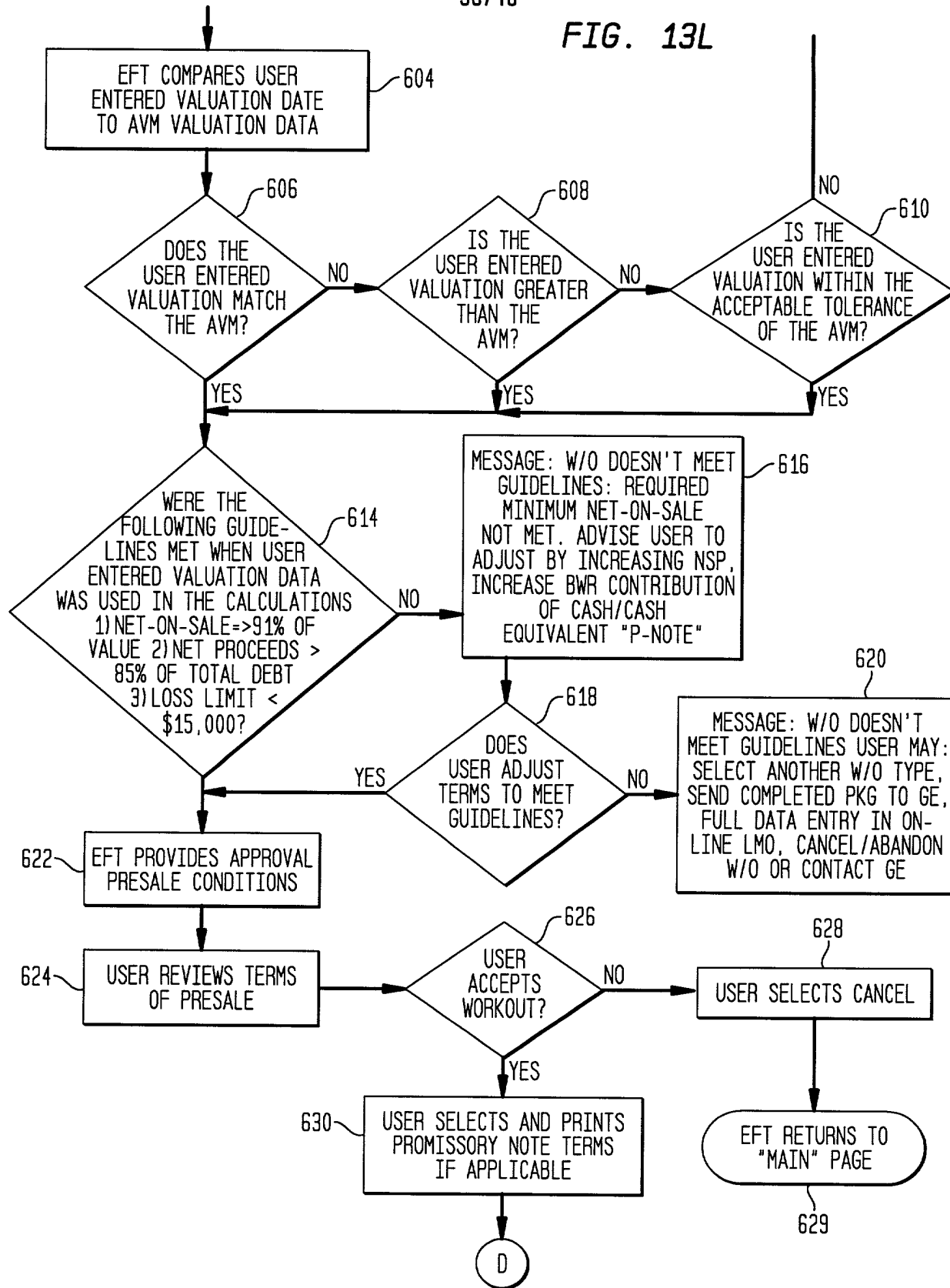


FIG. 13M

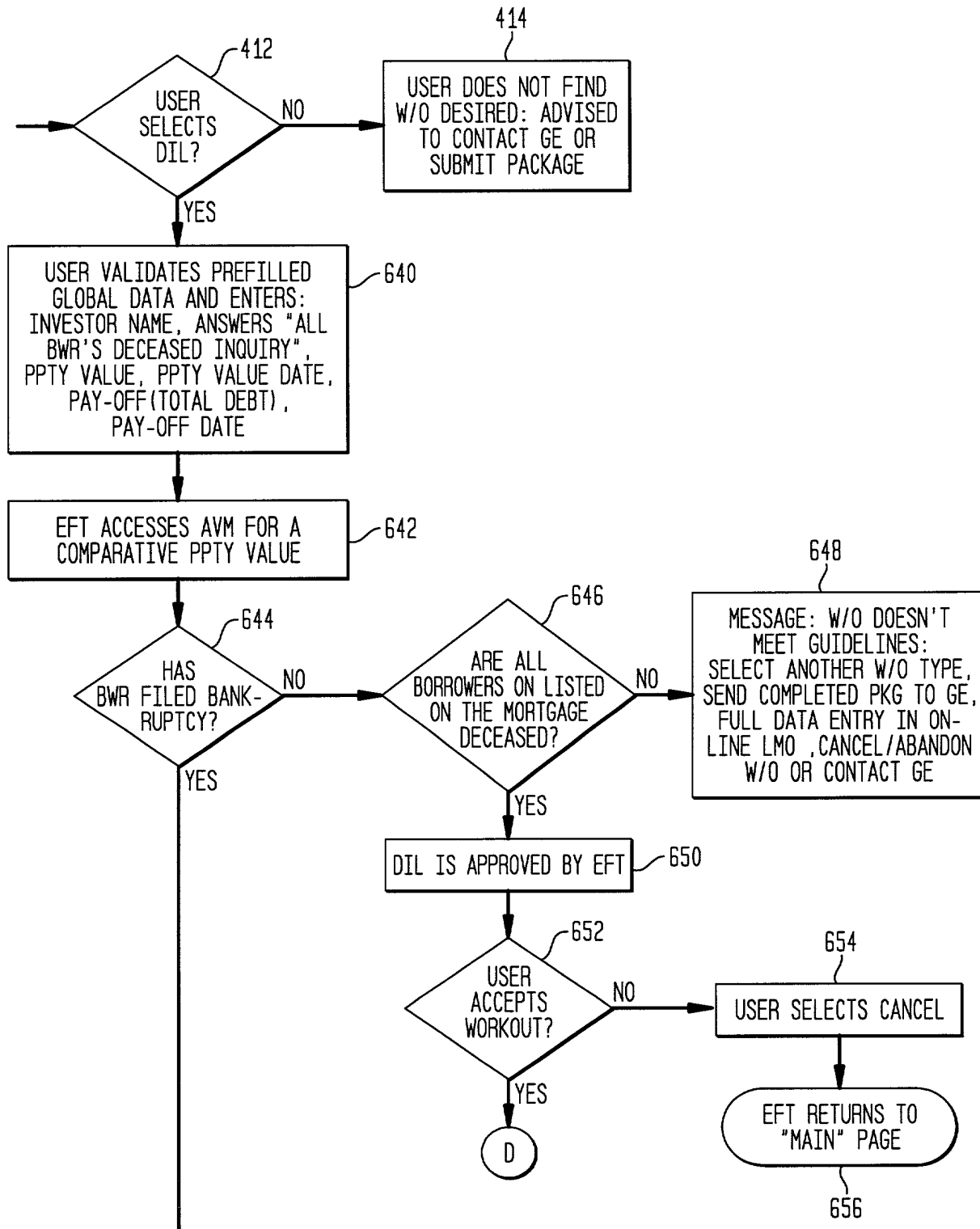


FIG. 13N

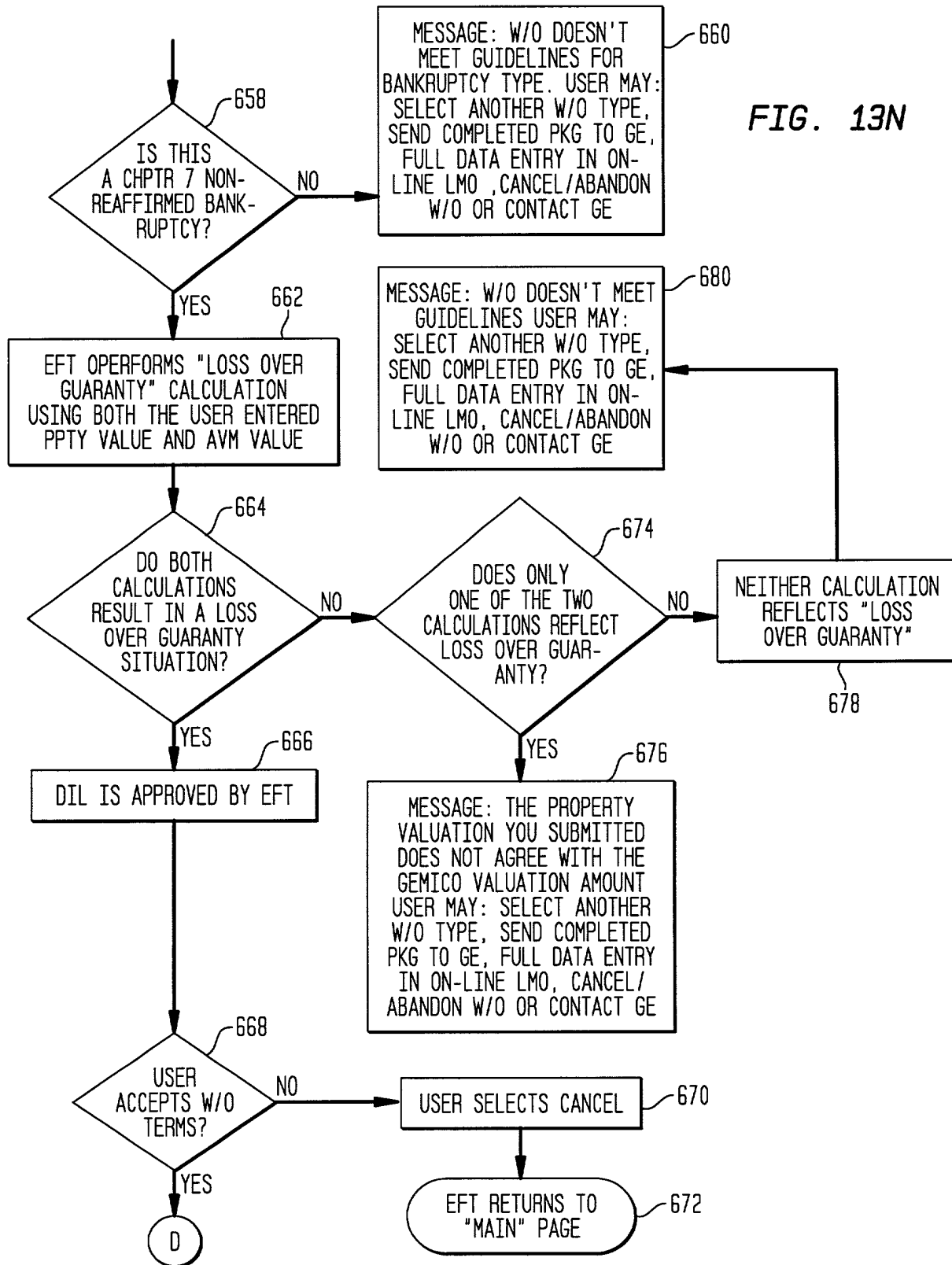


FIG. 14A-1

CURE WORKOUTS			
REPAY/FORBEAR		SOURCE	BAP
DATA	estimated cure date	srvc	positive disposable income
	estimated repay term	srvc	ppty value
	loan referred to f/c (y/n)	srvc	ppty value date
			reinstmnt amt
			bwr contribution
			occupancy*
WARNINGS	Repay term must be <=18 mos		Ppty value date must be <=180 days
	If loan in F/C stipulated agreement required		Previous BAP Balance exists, please choose another workout or submit pkg
			BAP amount exceeds guidelines, Please decreased advance amount by \$ .
NOTATION	Repayment terms s/b calculated from 1st day of month following input date		Reinstatement amt must = bwr contr + Advance amt
DOCS			Full docs if other than o/o
	*If a reactive workout does not meet CEMICO's approval parameters, the Srvcr must either complete all required data fields on-line (LMO) or submit a full workout page for a sec		
	Note:Active Chapter #7, re-submit thru Fast Track or full pkg to NLWC when BK discharged		
EDITS	1. loan referred to f/c = yes. If yes F/C Start Date or F/C Sale Date must be filled in. Closing docs = Stipulated Agreement		1. If occupancy not equal to vacant 2. Bankruptcy other than chap#7 re-aff'd no BAP
	2.Maximum term > 18 months 3.Due date > 24 mos  4.Bankruptcy other than Chapter #7 re-aff'd		3. If PrevBapBalance, no BAP 4. BAP amt > 50% of total exposure and/or > \$15k 5. If eq no BAP  6. Due Date > 24 mos

FIG. 14A-2

SOURCE	MOD	SOURCE
srvc	cap amount	srvc
srvc	new interest rate	srvc
srvc	new term	srvc
srvc	effective date	srvc
srvc	*see edit below re: BK	
srvc		
	MOD term exceeds maximum allowable term	
	Trustee Doc; Freddie Rider; Fannie language in approval ltr	
	select another workout option within Fast Track, and review.	
	ed or dismissed is selected	
	1. Term > 361 mos 2. Due Date > 24 mos 3. Active chap #7	

FIG. 14A-3

BAP MOD	SOURCE	GLOBAL DATA REQUIREMENTS FOR ALL W/O TYPES	SOURCE
positive disposable income	srvc	SECURE ID	srvc
ppty value	srvc	PASSWORD	srvc
ppty value date	srvc	LENDER LOAN #	srvc
reinstmnt amt	srvc	GE CERTIFICATE #	srvc
bwr contribution	srvc	WORKOUT TYPE SELECT	srvc
occupancy*	srvc	INVESTOR NAME	srvc
cap amount		BANKRUPTCY STATUS	srvc
new interest rate		LOAN DUE DATE1	srvc
new term		BWR/COBWR NAME	GE-editable
effective date		PPTY ADDR	GE-editable
*see edit below re: BK		PHONE #	GE-editable
Ppty value date must be <= 180 days		BWR MAILING ADDR	GE-editable
Previous BAP Balance exists, please choose another workout or submit		% OF COVERAGE	GE
BAP amount exceeds guidelines, Please decreased advance amount		UPB	GE-editable
MOD term exceeds maximum allowable term		F/C START DATE	GE-editable
		F/C SALE DATE	GE-editable
Trustee Doc; Freddie Rider; Fannie language in approval ltr			
Full docs if other than o/o			
1. Occupancy=vacant 2. Bankruptcy other than chap#7 re-aff'd no BAP			
3. If PrevBapBalance, no BAP MOD 4. BAP amt > 50% of total exposure 5. If eq no BAP MOD 6. Term > 361 mos 7. Due date > 24 mos			

FIG. 14B-1

NON-CURE WORKOUTS			
PRESALE		SOURCE	DIL
DATA	ppty value	srvc	bwr deceased (y/n)
	ppty value date	srvc	
	net on sale amount	srvc	
	pay-off (total debt)	srvc	
	pay-off date	srvc	
	pre sale closing date	srvc	
	contribution amount*	srvc	
	sales price	srvc	
	closing cost	srvc	
	claim reduction amount	srvc	
	p-note amt	srvc	
WARNINGS	NOS - 91% of FMV		Deed must be recorded within 30 days of approval
	Ppty value date must be <= 180 days		Must contact LWC for extensions
	Pre-Sale date must = Pay-off date		
	Closing date cannot exceed 60 days from approval date		
	Must contact LWC for extensions		
DOCS	*If a reactive workout does not meet GEMICO's approval parameters, the Srvc must either complete all required data fields on-line (LMO) or submit a full workout page for a		
EDITS	1.Net on sale <91% of value 2.maximum loss limit > \$15,000 3.net process <85% of total debt - cash contr/cash		1. f/c sale date < 30 days 2. Not all Bwrs deceased
	4.Prty value date > 180 days (take this edit out when valuation system in place) 5. Closing >60 days from approval		

Excluded Loans:  
Special Deals:  
Advanced/Select:

Pool  
FNMA  
FHLMC

Balloon Re-set Mortgages  
Second Mortgages (?)  
Cancelled Certs

**FIG. 14B-2**

SOURCE	NON-REAFF CHP 7 PRESALE	SOURCE
SRVCR	ppty value*	SRVCR
	ppty value date	SRVCR
	net on sale amount	SRVCR
	pay-off (total debt)	SRVCR
	pay-off date	SRVCR
	pre sale closing date	SRVCR
	contribution amount*	SRVCR
	sales price	
	closing cost	
	LMO must be turned off, full pkg submission required	
	NOS - 91% of FMV	
	Ppty value date must be <= 180 days	
	Pre-Sale date must = Pay-off date	
	Closing date cannot exceed 60 days from approval date	
	Must contact LWC for extensions	
	er select another workout option within Fast Track,	
second review.		
	1.Net on sale <91% of value 2.maximum loss limit > \$15,000 3.Ppty value date > 180 days (take this edit out when valuation system in place)	

Note: Notification of ETD's and FPD's via e-mail to investigators  
Loan Due date = Last Paid Installment + One Month

FIG. 14B-3

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NON-REAFF CHP 7 DIL	SOURCE	GLOBAL DATA REQUIREMENTS FOR ALL W/O TYPES	SOURCE
ppty value*	srvc	SECURE ID	srvc
ppty value date	srvc	PASSWORD	srvc
net on sale amount	srvc	LENDER LOAN #	srvc
pay-off (total debt)	srvc	GE CERTIFICATE #	srvc
		WORKOUT TYPE SELECT	srvc
		INVESTOR NAME	srvc
		BANKRUPTCY STATUS	srvc
		LOAN DUE DATE1	srvc
		BWR/COBWR NAME	GE-editable
		PTY ADDR	GE-editable
		PHONE #	GE-editable
		BWR MAILING ADDR	GE-editable
Ppty value date must be <= 180 days		% OF COVERAGE	GE
		UPB	GE-editable
Closing date cannot exceed 60 days from approval date		F/C START DATE	GE-editable
Must contact LWC for extensions		F/C SALE DATE	GE-editable
1.If loss Over Guarantee: If Total Debt - (BPO*.90)>TotalDebt*% Covg then OK to do DIL 2.Ppty value date > 180 days (take this edit out when valuation system in place)			

"04090" 2788460